

# SPOTLIGHT

FEBRUARY 2020



2019 Individual Producer of the Year

**ASHLEY  
RUST**

# LIVING YOUR BEST OPPORTUNITY



## Steve Greer

Chief Executive Officer  
American Income Life &  
National Income Life Divisions

**LIFE IS TOO SHORT TO NOT BE PURSUING THE BEST OPPORTUNITY YOU KNOW OF. — JAMES CLEAR**

**F**OR MANY OF US — MAYBE EVEN most of us — the road to AIL-NILICO wasn't a direct one. Some of us pursued the career we trained for — been there, done that, got the degree. Others may have settled for whatever opportunity they came across at the time they were looking for a job. We all have bills to pay.

**“OPPORTUNITY UNLIMITED HAS NEVER BEEN MORE VALUABLE THAN IT IS TODAY.”**

People are attracted to *Opportunity Unlimited* for many different reasons from merit-based income to independence to the desire to help others protect their financial futures. Some people find it harder to put their finger on exactly why their current situation isn't meeting their needs; they just know something is missing. Something's not right; this can't be all there is. They recognize they aren't living as the best version of themselves.

Such is the case with our 2019 Individual Producer of the Year, Ashley Rust. She was enjoying a successful career, one she studied hard for: working with people with autism. She met James Cunningham at the gym, and of course he tried to recruit her. She resisted initially, but eventually, James' offer struck a chord (or curiosity got the better of her), and she agreed to attend a group meeting at his office. You could say that for Ashley, AIL was the career she didn't know she was looking for. And isn't this true for a lot of us?

Breaking out of her comfort zone into *Opportunity Unlimited* once again brought Ashley's natural, competitive talents to the stage — literally! With her own drive plus the support of her SGA, her family and friends, business athlete Ashley continued to set and exceed her goals, not only achieving the top producer's spot, but she was also appointed to the 2020 Top Producers Council.

Sharing the *Spotlight* (see what I did there?) with Ashley this month is our 2020 Executive Council. This group of elite performing SGAs meets twice a year to discuss systems and policies that directly affect the entire sales field. Their recommendations help set the agendas for the Spring and Fall SGA meetings. Their first meeting will be held in March in Montego Bay, Jamaica.

This month, we also recognize our 2019 award winners and Convention qualifiers. In case you haven't noticed, recognition is front and center at AIL-NILICO. We have so many incredibly bright and talented people among us. What we do is hard, and so we never waste a chance to call out the many achievements of our people.

I've said it before: Opportunity Unlimited has never been more valuable than it is today. If you aren't making the most of *your* Opportunity, today is the best chance you have to take action. Decide in favor of excellence and greatness. I hope you meet and exceed every goal this year. 🙌

## SPOTLIGHT

[www.arc.aillife.com/spotlight.aspx](http://www.arc.aillife.com/spotlight.aspx)  
A monthly publication spotlighting top producers of American Income Life and National Income Life

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NEWS

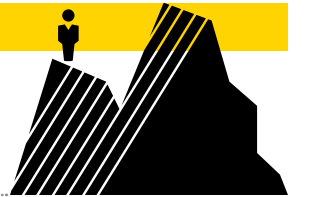
FEBRUARY 2020

VOL. 53 NO. 2

### SGA Career Track

#### New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).



### Required Retention Rate

**Effective Jan. 1, 2018**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**  
Net to Gross: **80%**

### Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Tuesday, 3/24** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Friday, 3/27**. eApp business excluded from the 7 day hold should be uploaded by **Tuesday, 3/31** before 3:30 p.m. CST to count for **March** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

**\$5,732,798**

**in total bonuses were paid out this month by AIL and NILICO.** For more information on the monthly bonuses, turn to **Page 40-45**.

### Record Breaker



**ARIF HAJRO**  
Supervising Agent  
\$788,594 Net ALP YTD for December 2019

### Correction

In the January 2020 issue of *Spotlight*, the 2019 Annual Net Sales total should have been listed as **\$245.54M**.

**\* Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2021 Awards Presentation are: the Top SGA per category from Categories I-XII based on Performance Factor (minimum 10%), the TOP MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2021 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nilife.com](http://www.nilife.com). **Check your production! If there is an asterisk by your position, you could be on your way to stay at The Grand at Moon Palace in Cancun, Mexico. The convention will be held May 5-8, 2021.**



**LOOK FOR ME!**

# ANNIVERSARIES

## 36 YEARS OF SERVICE

Robert Seeber, AGT  
**28 YEARS OF SERVICE**  
 Chuck Hill, PR  
**26 YEARS OF SERVICE**  
 Melinda-Rae Lyse, RGA  
**18 YEARS OF SERVICE**  
 Michelle Baxter, PR DIR  
 Patrick Duray, AGT  
**17 YEARS OF SERVICE**  
 Christopher Clark, RGA  
 Desi Dimitrova, SGA  
 Byron Paz, SGA  
 Patrick Stenglein, SGA  
**16 YEARS OF SERVICE**  
 Leon Thompson, AGT  
**15 YEARS OF SERVICE**  
 Ronald Rivera, RGA  
 Matthew Willrodt, AGT  
**14 YEARS OF SERVICE**  
 Katherine Fallon, AGT  
 Ewa Marinaccio, AGT  
 Thames Nolan, AGT

Ricardo Subero, RGA

## 13 YEARS OF SERVICE

Mike Allen, RGA  
 Kasali Kotun, MGA  
 Matthew Lukesh, AGT  
 Tiffany Roland, SGA  
**12 YEARS OF SERVICE**  
 Vera Leus, AGT  
 William Parmeter, MGA  
**11 YEARS OF SERVICE**  
 Richard Dyer, AGT  
 Lidia Megle, GA  
 Victoria Chung, AGT  
 Brian Schreiter, SGA  
 Carmella Swanson, PR  
**10 YEARS OF SERVICE**  
 Michael Burningham, RGA  
 Cindy Kunce, PR  
 David Nham, MGA  
 Travis Picklesimer, GA  
 Bobby Szwaja, MGA  
 Gregory VanSuch, AGT  
**9 YEARS OF SERVICE**

Aaron Chen, SA

Stephen Jeung, MGA  
 Philip Roffi, MGA  
 Ruben Santillana, AGT  
 Ransley Vazquez, RGA  
**8 YEARS OF SERVICE**  
 Martin Forshee, SGA  
 Patrick Knouse, RGA  
 Virginia Lee, AGT  
 Mark Lomonaco, GA  
 Sione Maumau, GA  
 Yvette Nelson, AGT  
 Antonio Reyes, RGA  
 David Schanuel, AGT  
 Jamie Winters, GA  
**7 YEARS OF SERVICE**  
 Sheila Downey, AGT  
 Shanita Friedlander, GA  
 Jeffrey Hall, RGA  
 Harvey Quinn, AGT  
 Eric Snyder, GA  
 Mathew White, GA

Joshua Yurinko, MGA

**6 YEARS OF SERVICE**  
 Alvin Ali, GA  
 Donna Alshue, PR  
 Deborah Boles, PR MGR  
 Jordon Graham, AGT  
 Joshua Krueger, MGA  
 Alma Lozano, RGA  
 Carlton Mack, AGT  
 Manuel Matos, AGT  
 Aden Schrock, GA  
 Bryan Uhl, PR  
 Derek Woo, RGA  
 Carl Zablony, PR  
**5 YEARS OF SERVICE**  
 Justin F Brown, GA  
 Curtisha Cook, AGT  
 Matthew Dawson, MGA  
 Rachel Elfenbein, GA  
 Carlos Garcia, AGT  
 Gloria Mendoza, GA  
 Richard Millington, MGA  
 Raul Rojas, MGA

Jenny Rosales, RGA

Robert Smith, AGT  
 Jeffrey Spanaus, AGT  
 Jagdish Sukhu, MGA  
 Justin Sutton, RGA  
 Erika Torres, AGT  
**4 YEARS OF SERVICE**  
 David Bilotti, GA  
 Nina Blackmon, SA  
 David Chen, GA  
 Mark Diskin, MGA  
 Daniel Foore, GA  
 Mary Franklin, GA  
 Brooklyn Herod, AGT  
 Jesse Medina Nunez, GA  
 Dario Messina, MGA  
 Rex Munsey, MGA  
 Ryan Ohm, RGA  
 Daisy Pyeatt, RGA  
 Lillian Rodriguez, AGT  
 David Staffieri, RGA  
 Christopher Stevens, MGA  
 Emi Yokoyama, SA

## 3 YEARS OF SERVICE

Betsy Adney, AGT  
 Cristian Alaimo, SA  
 Augusto Arango, MGA  
 Kevin Butchino, RGA  
 Megan Connors, MGA  
 Cathy Dishong, AGT  
 Jessy Girard, MGA  
 Joseph Gojcaj, MGA  
 Gerardo Gonzalez, GA  
 Riche Haye, SA  
 Bashar Jarkasy, GA  
 Gregory Rudolph, RGA  
 Ryan Lucido, AGT  
 Rovena Lulgjuraj, AGT  
 Kempton Perry, GA  
 Aaron Piotrowski, MGA  
 Eleanor Powell, AGT  
 Angela Rodriguez, MGA  
 Sean Shephard, GA  
 Cameron Starr, RGA  
 Rangi Witika, SA  
 Richard Zuccato, SA

## 2 YEARS OF SERVICE

Mary Aman, AGT  
 Kwabena Antwi, SA  
 Nicko Bettis, SA  
 Hunter Bischoff, SA  
 Mickey Boysza, PR  
 Brittany Bradshaw, AGT  
 Donna Burriss, AGT  
 Sandra Dumas, SA  
 Mario Francis, MGA  
 Daryl DeWindt, SA  
 Sayed Hashimi, SA  
 Robert Hepler, SA  
 Dustin Hess, SA  
 James Hinton, GA  
 Jordan Alvey, AGT  
 Laraib Asif, AGT  
 Cameron Austin, AGT  
 Emile Blanchard, AGT  
 Carlos Bocas, SA

Rebecca Mehlinger, MGA

Darez Meriwether, MGA  
 Adriana Neagu, AGT  
 Igwe Nwagwu, AGT  
 Oludoyin Omolaja, GA  
 Maria M Ramirez, MGA  
 Michael Raven, MGA  
 Phillip Rigoli, SA  
 Chevon Riley, AGT  
 Armando Rivera, MGA  
 Melanie Rodriguez, GA  
 Jennie Rosales-Wolfgeher, SA  
 Gregory Rudolph, RGA  
 Denise Serbantez, AGT  
 Scott Tegowski, SA  
 De'Jour Washington, GA  
 Ian Zollos, SA  
**1 YEAR OF SERVICE**  
 Jordan Alvey, AGT  
 Laraib Asif, AGT  
 Cameron Austin, AGT  
 Emile Blanchard, AGT  
 Carlos Bocas, SA

Adam Bouhhal, AGT

Heidi Bunch, AGT  
 James Butler, AGT  
 Steven Casey, AGT  
 Teresa Cassel, SA  
 Kenneth Chen, SA  
 Danielle Custis, SA  
 Terrell Davenport, AGT  
 Yolanda Davis, AGT  
 Analivier Del Toro, AGT  
 Kenson Delva, SA  
 Barry F Dillah, MGA  
 Carol Diorio, AGT  
 Leanne Erney, GA  
 Lisa Everett, SA  
 George Fadule, AGT  
 Eleza Faison, SA  
 James Fangmann, GA  
 Enid Franco, SA  
 Gavin Gambhir, SA  
 Cody Garza, SA  
 Christine Ann Gonzaga, AGT  
 Abraham Guerrero, AGT

Cedar Hansen, SA

Austin Hess, SA  
 Joelle Hill, AGT  
 Victor Holmes, GA  
 Tyler Humphreys, SA  
 Jerivonette Jenkins, AGT  
 Christopher Jones, GA  
 Jared Jones, SA  
 Reanter Kauvaka, SA  
 Michael Keene, AGT  
 Kevin Knowles, GA  
 Annette Lee, SA  
 Keisha Lee, AGT  
 Charleston Lewis, SA  
 Raoul Leyva, SA  
 Anne List, GA  
 Gabriela Liszcz, AGT  
 Nicholas Llewellyn, SA  
 Angel Lopez-Ochoa, AGT  
 Lena Loyd-Cooley, AGT  
 Serg Martires, SA  
 Britany Mathews, SA  
 Thomas McDermott, SA

Millicent Mercon, SA

Daniel Mohammadi Vazin, AGT  
 Carmen Morton, AGT  
 Kara Morton, SA  
 Rebecca Nicoson, SA  
 Benjamin O'Lena, AGT  
 Alicia Ott, AGT  
 Andrea D Owens, SA  
 Ariel Owens, AGT  
 Thomas Paone, SA  
 Lloyd Patterson, SA  
 Amanda Paul, SA  
 Daniel Ramirez, GA  
 Jessica R Ramirez, AGT  
 Renee Rawls, AGT  
 Christel Redick, AGT  
 Carl Robinson, SA  
 Omar Rocha, AGT  
 Shane Roche, SA  
 Antonio Rodriguez, AGT  
 Noah Schultz, SA  
 Wayne Segawa, AGT  
 Kritika Shetty, SA

Ireland Sirni, SA

Sierra Smith, AGT  
 Angel Sparkes, MGA  
 Devena Stewart, SA  
 Shabir Tahir, SA  
 Joseph Tibayan, PR  
 Laura Toney, SA  
 Klyo Vidal, GA  
 Jennifer Welsch, SA  
 Rachel Whiting, SA  
 Katelynne Wilson, AGT

# PROMOTIONS

## STATE GENERAL AGENTS

Yemi Akinade  
 Mark Beckford  
 Mario Hajro  
 Michael Musso  
 Andrew Wagner  
**REGIONAL GENERAL AGENT**  
 Alberto Alcalá  
 Erin Allen  
 Eyad Awdi  
 Joshua Bacchus  
 Carlo Buhay  
 Kevin Butchino  
 Oscar Cardoza  
 Jessica Chang  
 Christopher Clark  
 Jared Cleckner  
 Jessica Davis  
 Steven Dell  
 Patrick Donovan  
 Jeffrey Espinal  
 Sokol Fazliu  
 Slavita Hut  
 Kingsley Ibeh  
 Trace Johnson  
 Mark Lahijani  
 Saul Lopez  
 Justin Lowe  
 Shahab Mahdavinejad  
 John McGrath  
 Chase Miller  
 James Muir  
 Ryan Ohm  
 Stuart Pagan  
 Bobby Park  
 Clint Perry  
 Jesse Rennich

Jenny Rosales

Andrew Severson  
 James Sherwood  
 Steven Sparkes  
 Craig Strompf  
 Eric Thompson  
 Daniel Umbertone  
 Travis Vaughn  
 Derek Woo  
 Aleksyi Yi  
**MASTER GENERAL AGENT**  
 Arthur Aguilar  
 Cody Allen  
 Anthony Almeida  
 Kelechi Anele  
 Samuel Artzis  
 Jason Ash  
 Daniel Baiz  
 Marlene Barrett  
 Tiffany Beadnell  
 Hugh Benn  
 Mark Bernsdorff  
 Hannah Beuse  
 Johnathon Bogoslowski  
 Michael Botond  
 Aaron Boudreaux  
 Stephen Bowen  
 Joshua Gaskin  
 Serge Brouillette  
 Jessy Gagnier  
 Marquel Burns  
 Justin Campbell  
 Nicholas Chuma  
 Ryan Coates  
 Noella Coleman  
 John Collins  
 Sophia Cowie  
 Christopher Credle

Paolo D'Andrea

William Davies  
 Jennifer Davis  
 Jacob DeCaault  
 Cara DeFiore  
 Ernesto Delgadoillo  
 Jeffrey De Los Reyes  
 Manuel Diaz  
 Mark Diskin  
 Jordan Lacy  
 Barry Donalson  
 Anton Donets  
 William Dugan  
 Janelle Dutra  
 Tanner Duy  
 Aaron Ebel  
 Maxon Elozier  
 Saury Espaillat  
 Ross Ewen  
 Myaa Fallon  
 Vanessa Forouzan  
 Nakita Fortin  
 Raven Fugate  
 Jesse Fullmer  
 Irma Gallardo  
 Erna Gasanin  
 Joshua Gaskin  
 Michael Giachetti  
 Johnny Bugge  
 Erin Gonzalez  
 Ica Gordon-White  
 Arif Griffiths  
 Jessica Guerrero  
 Courtney Halldorson  
 Carey Hartman  
 Michael Romero  
 Jesse Holland  
 Brandon Hughes

Eno Iftiu

Keith James  
 Drake Janzsen  
 Alexander Johnston  
 Ashley Johnston  
 Eric Stahurski  
 Ashkan Khoshmagham  
 Eunhwa Kim  
 Samisoni Koloa  
 Jordan Lacy  
 Alyssa Libby  
 Bobby Lo  
 Rielly Maher  
 Linda Marquez  
 Jonathan Maust  
 Matthew McDowell  
 Benito Menchaca  
 Yamid Mendoza Sanchez  
 Darez Meriwether  
 Richard Millington  
 Danielle Morales  
 Shannon Moses  
 Rex Munsey  
 Ikaika 'O Ahuna Nishimura  
 Joseph Wilson  
 Priscilla Blanco  
 Athea Buchanan  
 Ryan Cardamone  
 Johnny Fuller  
 Abel Gamo  
 Vera Giles  
 Kingsley Hansen  
 George Kamel  
 Travis Kovach  
 Evan Lawrence  
 Anton Ljuljic

Dale Shumaker

Tina Skalkos  
 Samuel Smith  
 Pablo Solis  
 Angel Sparkes  
 Eric Stahurski  
 Jagdish Sukhu  
 Jeffrey Tillman  
 Michael VanderMay  
 Nicholas Wang  
 Tina Nelson  
 Alexis Webb  
 Hunter Welty  
 Taylor Borders  
 Richard Whyte  
 Jon Willman  
 Jeffrey Witherall  
 Tabitha Witherell  
 Brian Woodland  
 Kelly Young  
 Matthew Zang  
 Dylan Zayonc  
**70% GENERAL AGENT**  
 Matthew Abdo  
 Gladis Orozco  
 Priscilla Blanco  
 Athea Buchanan  
 Ryan Cardamone  
 Johnny Fuller  
 Abel Gamo  
 Vera Giles  
 Kingsley Hansen  
 George Kamel  
 Travis Kovach  
 Evan Lawrence  
 Anton Ljuljic

Jissel Melendez

Jonathan Parham  
 Alisha Smith  
 Francisco Soto  
 Amy Spiegel  
 Evelyn Thompson  
 Zlata Titova  
 Klyo Vidal  
**67.5% GENERAL AGENT**  
 Walna Allen  
 Nick Atallah  
 Michael Binkowski  
 Sean Blaney  
 Adam Schaefer  
 Joshua Sonnabend  
 David Soto  
 Krystal Spencer  
 Nathan Stuck  
 Ryan Suhr  
 William Thomas  
 John Torres  
 Chase Trivison  
 Tanner West  
 Victoria Wheatley  
 Joseph Wilson  
 Jessi Wolski  
 Arcelia Zizumbo  
**60% GENERAL AGENT**  
 Kevin Arroyo  
 Austin A Smith  
**57.5% GENERAL AGENT**  
 James Fangmann  
 Jacob Wells  
 Daniel Zotter  
**65% SUPERVISING AGENT**  
 Celia Acosta  
 Sabrina Agostini

Ryan Luera

Alexander Marzilli  
 Sandra Banuelos  
 Kayla McIver  
 Cory McNutt  
 Joshua McTier  
 Christopher O'Neal  
 Zachary Poker  
 Jeanine Reign  
 David Rice  
 Erica Robertson  
 Cameron Russell  
 Alyssa Sadler  
 Adam Schaefer  
 Joshua Sonnabend  
 David Soto  
 Krystal Spencer  
 Nathan Stuck  
 Ryan Suhr  
 William Thomas  
 John Torres  
 Chase Trivison  
 Tanner West  
 Victoria Wheatley  
 Joseph Wilson  
 Jessi Wolski  
 Arcelia Zizumbo  
**60% GENERAL AGENT**  
 Kevin Arroyo  
 Austin A Smith  
**57.5% GENERAL AGENT**  
 James Fangmann  
 Jacob Wells  
 Daniel Zotter  
**65% SUPERVISING AGENT**  
 Celia Acosta  
 Sabrina Agostini

Veronica Akinrelere

Eram Ashrafi  
 Monica Banuelos  
 Joseph Betts  
 David Bouckley  
 Monica Broxson  
 Giselle Brunetti  
 Jacob Carter  
 Alexxus Davis  
 Adarryll Dent  
 Crystal Dugger  
 Jean Etahe Limongo  
 Christa Frazier  
 Tomnica Gibson  
 Edgar Gonzalez Montesino  
 Zachary Graves  
 Sarah Handy  
 Gillian Haynes  
 Stariesha Henry  
 Karlie Howard  
 David Huber  
 Benjamin Kesterson  
 Angela Layden  
 Lauren Lord  
 Naomii Norris  
 Geoffrey Osili  
 Cesar Perez Ramirez  
 Kevin Perry  
 Shawn Quick  
 Katelin Robinson  
 Stephanie Ronquillo  
 Francisco Castro  
 Costella Rowe  
 Joseph Sarasin  
 Celia Coronado-Lopez  
 Elijah Scott

Matthew Shine

Brandy Smith  
 Khandi Thomas  
 Robert Trepagnier  
 Adam Wheeler  
 Alliyah Williams  
 Jessica Winkler  
**62.5% SUPERVISING AGENT**  
 Ajee Akintunji  
 Cristian Alaimo  
 Johnny Allison  
 Steven Almanzar  
 Philippe Amoussou  
 Destiny Anderson  
 Daberechi Anele  
 Raul Angulo  
 Diana Arango  
 Kristopher Ashenback  
 Hannah Bailey  
 Michelle Barnett  
 Wesley Bennetheun  
 Mercedes Bens  
 Ryan Bevan  
 Anthony Billhimer  
 Christian Bilzerian  
 Helgi Bistochett Navarro  
 Steven Brickman  
 Mark Bruce  
 Joshua Brumfield  
 Crystal Bui  
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 Solgeis Cardozo Mijares  
 Francisco Castro  
 Honesty Citizen  
 Brittany Conley  
 Celia Coronado-Lopez  
 John Crespin

Mario Del Rio

Sherrie Downey  
 Sandra Dumas  
 Robert Erickson  
 Christina Ferrer  
 Shirley Ford  
 Christopher Fortenberry  
 Isaac Foster  
 Thomas Fox  
 Michael Freiwirth  
 Caswell Gambrell  
 Francisco Garcia  
 Jesse Garnier  
 David Giblin  
 Brandon Gonzalez Martinez  
 Barrington Gordon  
 Jeslyn Gordon  
 Ron-Junior Green  
 Phoebe Grubbs  
 Hunter Gurrula  
 Trevor Hawkins  
 Samantha Hermanutz  
 McKenna Hicks  
 Andrea Hill  
 Robert Jackson  
 Victoria Jackson  
 Carrie Johnson  
 Shawn Kelley  
 Pranvera Kelmendi  
 Brittany Ketner  
 Jacob Kieffer  
 Woodrow Kincaid  
 Todd Krupa  
 Michelle Kurtz  
 Lisa Lawrence  
 Daniel Lepage  
 Victoria Lewis

Mike Mangaoang

Flor Pedrote  
 Fulton Martin  
 Brinsley Maughan-Evanson  
 Michelle Maxwell  
 Samuel Miller  
 Beau Minnick  
 Collin Mitchell  
 Cory Moncol  
 Mario Montes Santiago  
 Johan Moreno  
 Janeiri Murray  
 Taneesha Nance  
 Charles Nelson  
 D'Angelo Nelson  
 Creston Nuckolls  
 Joseph O'Donnell  
 Amari Oliver  
 Mark Onofrio  
 Mazino Ovie  
 Patrick Palaggi  
 Tyler Parker  
 Anizabeth Parra Gonzalez  
 Darshan Patel  
 Jarrod Pettis  
 Abeni Reynolds  
 Jonathan Rindt  
 Victor Romero  
 Yevgeniy Rozentsveyg  
 Mario Ruiz  
 Jacob Ryan  
 Samantha Saunders  
 Brandon Scharmer  
 Kritika Shetty  
 Jennifer Sides  
 Danielle Stephenson  
 Noll Stieren

Jacquelynn Strobbe

Ryan Sullivan  
 Marissa Tam  
 Stacy Tanksley  
 Mycah Teagardner  
 Balmont Thompson  
 Paula Thompson  
 Omar Villavicencio  
 Joshua Vu  
 Lu Wang  
 Dajun Wilson  
 Zackary Wilson  
 Robyn Winter  
 Brittmarie Yarian  
 Sephehr Zadi Moghadam  
 Juana Zermeno Meza  
**55% SUPERVISING AGENT**  
 Henry Jacobs  
 Kevin Kennedy  
**52.5% SUPERVISING AGENT**  
 Ryan Castellano  
 Raveen Franklyn  
 Pancee Hassan  
 Tyler Humphreys  
 Neil Hyland  
 Heamoni Loloma  
 Nicholas Micare  
 Tanner Miller  
 Stephanie Olsen  
 Anthony Salerno  
 Ryan Van Voorhis

# AIL's Spirit of Competition



**Jason Beckman**

Division Vice President  
PR Field Operations

## HAVING BEEN AT AMERICAN

Income for nearly twelve years now, I have learned that our PR and Agency teams are motivated by a few things through *Opportunity Unlimited*: money, the ability to create your own schedule, and recognition. The spirit of competition for bragging rights and the chance to be recognized in front of your peers at Convention embodies what *Opportunity Unlimited* is all about. However, the spirit that personifies the core of our culture is the number of families that were protected and found a better tomorrow because of your fierce and unparalleled spirit.

The competitive spirit of the PR team provided the opportunity for over one million members of labor unions, credit unions, associations, and school districts who responded to a mailing and generated a lead to be visited by an AIL agent. In turn, our agent provided education to the member through

our needs-based analysis and empowered those same people to determine how they would seek financial security for their family. Protecting working families is who we are – it's in our DNA.

Winning on the PR team requires a commitment to a vision and removing every obstacle that comes our way. Being #1 in a PR category means having to balance your time prospecting original groups, servicing renewals and being present at group functions. It also means having to withstand contract negotiations, elections and other internal group matters that can be the cause for delay. It ultimately means having a "Mamba Mentality" and being in constant pursuit to find answers while having the curiosity to want to be better and figure things out.

2019 saw a number of members on the PR team embrace the "Mamba Mentality" as they competed for and won their categories. We had four PR Representatives and Marketing Specialists win their category for the first time and four others who will re-visit the stage in the Bahamas. The PR team saw four people qualify for the President's Club, which recognizes exceptional lead generation – minimum of 27,000 leads or be the top lead generating Marketing Specialist for the year. We also witnessed two members of the team qualify for

Founder's Club – at least 2,000 leads for four consecutive months – and one qualify twice in one year! Whew, talk about a commitment to excellence! Lastly, we saw levels of dedication and a rising of the bar for total lead generation (36,134.5 leads) and original lead generation (9,482 leads) by two people who were dedicated to make a difference.

What we do in our communities and for our labor partners truly matter. We make a difference, as a Company, when we volunteer, organize events, and lend our support. In addition to all the personal accolades for personal production, two members of our PR team were recognized for Showing Up, Standing Up and Speaking Out in support of working families in 2019 – Lisa Johnson and Susan Fuldauer. Lisa received the Dr. Stephen J. Knopp Award from the West Virginia Southwestern District Labor Council and Susan was the recipient of the Labor Appreciation Award from the Indiana AFL-CIO.

The unparalleled spirit of supporting working families is what makes this Company unique – we get to protect the legacy of others while building a legacy of our own. Congratulations to all 2019 Award Winners and to everyone who made a positive impact in the communities we serve and the families we're privileged to protect. 🙌

# Congratulations to our 2020 Executive Council!

The AIL-NILICO Executive Council is an elite group of agency leaders who serve in an advisory capacity to Home Office management on matters that directly affect the future of the Company.

Please join us in welcoming our 2020 Council members!



Rick Altig



Simon Arias



James Cunningham



Desi Dimitrova



Mat Hart



Zach Hart



Ilija Orlovic



Beto Quintero



Albie Serur



Marcus Smith



Jim Surace



Jamison Weatherspoon

# NEW ASSOCIATES

PER MANAGER

## SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ian Rouleau	4	Zach Hart	Atiya Bell	2	Giglione-Ackerman	Timothy Liles	2	Zach Hart	Lukess Joseph	2	Theodore Pappas
Noah Schultz	3	Zach Hart	Henry Jacobs	2	Brett Gryska	William Benline	2	Hart-Dushaj	Preston Klutz	2	Dustin Venekamp
Gregory Gibson	2	Altig-Orlovic	Denise Masulit	2	Mathew Hart	Moriah Chandler	2	Matt Henderson	Mario Ruiz	2	Dustin Venekamp
Joshua Egyud	2	Simon Arias	Jonathan Conn	2	Zach Hart	Kwabena Antwi	2	Kyle Johnson	Lyndon Prosser	2	Williams-Akinade-Musso
Ivoni Fuimaono	2	Steve Friedlander	David Hurst	2	Zach Hart	Elijah Findley	2	Kyle Johnson	Daryl DeWindt	2	Jeremy Welch

## GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Brandon Dusevic	10	Zach Hart	Mari Andrade	3	Serur-Yagjian	Jhonatan Quintero	2	Hemerson Gonzalez	Jorge Toribio	2	Theodore Pappas
Tahis Quintero Bonilla	5	HO Houston Latino	Nicole Preston	3	Kris Thieme	Jonathan Dominguez Orell	2	Greg Graham	Rachel Canning	2	Phillip Prata
Michael Stuver	4	Zach Hart	Victor Holmes	3	Michael Vasu	Christopher Larsen	2	Brett Gryska	Kelly Schoenherr	2	Phillip Prata
Christian Gojcaj	4	Hart-Dushaj	Jennifer Lespinasse	3	Williams-Akinade-Musso	Jacob Wells	2	Brett Gryska	Daniel Pacheco	2	Beto Quintero
Anton Ljuljdjuraj	4	Hart-Dushaj	Jenna Gula	2	Simon Arias	Zachary Zanotta	2	Brett Gryska	Aref Sayegh	2	Satti-Kanaan
Jonathan Williams	3	Simon Arias	Jonathan Parham	2	Denis-Michael Catalano	Julie Phillips	2	Mathew Hart	Eric Rodriguez	2	Michael Vasu
Demetrius James	3	Slav Bitman	Adriana Aboulwafa	2	Cohen-Cohen	Valentino Kalaj	2	Zach Hart	Francisco Vasquez	2	Michael Vasu
Joseph Stapleton	3	Giglione-Ackerman	Sean Byler	2	Richard Correa	Joe Lewo	2	Matt Henderson	Sherrie McCarty	2	Dustin Venekamp
Matthew Ingram	3	Zach Hart	Eric Caballero	2	Richard Correa	Deborah Mitchell	2	Kyle Johnson	Kellie Tucker	2	Andrew Wagner
Mohamad Raychouni	3	Zach Hart	Zlata Titova	2	Richard Correa	Shiv H Patel	2	Sabrina Lloyd	Patricia Isabell	2	Jay Washington
Henry Brown	3	Matt Henderson	Donna Rankin	2	Fisher-Zuzick	Edward DeFurio	2	Nick Moore	David Chen	2	Jeremy Welch
Jaydan Heron-Smith	3	Kyle Johnson	Adebamidele Ogunlade	2	Cindy Furer	Jake Gelb	2	Nick Moore	Tyler Boulden	2	Josh West
Dulce Paz	3	Sabrina Lloyd	Braxton Amy	2	Giddens-Giddens	David Bilotti	2	Corey Neff			
Loraine Harris	3	London Nelson	Eric Okoemu	2	Giglione-Ackerman	Calvin Irving	2	Theodore Pappas			

## MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Paul Smith	10	Zach Hart	Johnny Ramos	4	Matt Henderson	Matthew Turnquist	3	Richard Correa	Jeffrey Espinal	3	Theodore Pappas
Clayton Slaughter	7	Michael Vasu	Marie Laine	4	Kyle Johnson	Philip Roffi	3	Cindy Furer	Mark Lahijani	3	Theodore Pappas
John Santososso	5	Brett Gryska	Ashley Clarke	4	Ernest Powell	Magda Figueiredo	3	Giglione-Ackerman	Sergio Carta	3	Beto Quintero
Joseph Gojcaj	5	Zach Hart	Hugh Benn	4	Williams-Akinade-Musso	Francesca Veltri	3	Giglione-Ackerman	Peter Gabranski	3	Serur-Yagjian
Dario Messina	5	Hart-Dushaj	Christina Pinnock	4	John Young	William Parmeter	3	Brett Gryska	Christopher Stevens	3	Kris Thieme
Patrycja Grudzinska	5	Sabrina Lloyd	Mark Neilson	3	Altig-Orlovic	Paul Rumbuc	3	Brett Gryska	Max Akers	3	Michael Vasu
Juan Diaz	4	Gonzalez-H-W	William Dugan	3	Simon Arias	Brandon Neal	3	Hart-Dushaj	Kasali Kotun	3	Williams-Akinade-Musso
Theodore Ryan	4	Brett Gryska	Alberto Alcalá	3	Ryan Bisanz	Jovanie Scarlett	3	Kyle Johnson	Adam Kidikas	3	Josh West
Jeffrey Hudson	4	Zach Hart	Patrick Knouse	3	Slav Bitman	Aaron Piotrowski	3	Sabrina Lloyd			
Steven King	4	Zach Hart	Nakita Fortin	3	Denis-Michael Catalano	Elijah Brown	3	Andre McCallum			
Beau Locker	4	Matt Henderson	Erin Allen	3	Richard Correa	Rachel Brown	3	London Nelson			

## RGAs

NAME	#	SGA
Ryan Fickert	21	Zach Hart

**NEW ASSOCIATE** – \$1,000 contract-to-date new agent

**THE MINIMUMS FOR RECOGNITION ARE:**

**SA & GA** – at least two new associates during the month

**MGA** – at least three new associates during the month

**RGAs** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

# NEW SGAs



**Yemi Akinade**  
FL

Yemi has a Bachelor's degree in Statistics from the University of Ibadan in Nigeria. He joined the Company in 2009 and says he is passionate about providing career opportunities to others as well as providing financial stability for our clients at a critical moment in life. Yemi says, "AIL has been a life changing experience for me and my family. It enables us to do things we want when we want, and I am forever grateful."



**Mark Beckford**  
SC

Mark has been with the Company since 2007. He holds a Master's degree in Economics from Queens College in New York. Although Mark was originally attracted to AIL-NILICO by residual income, what keeps him going is "the numerous people I directly affected over the years. The lives changed in so many ways." He looks forward to changing lives by protecting more people from financial disaster, offering life-changing career opportunities, and giving back to the community.



**Mario Hajro**  
CA

Mario is an Albanian immigrant, and although he spoke limited English when he started with AIL-NILICO in 2010, he worked his way up to MGA then went back to school, earning a Bachelor's degree in Economic Development from Cleveland State University. During that time, he also field trained agents. Mario has taken special pride in watching his brother, Arif, walk the stage as a Top 10 agent in his first year, and helping friends and family change their lives through *Opportunity Unlimited*.



**Michael Musso**  
FL

Mike came to AIL-NILICO in 2012 after being laid off from his job in logistics and warehousing with a food distributor. "I saw immediately what this Company could do for me and my family. You can write your own paycheck and be promoted at the pace you want," he says. Mike is partnering with Tom Williams and Yemi Akinade.



**Andrew Wagner**  
NC

Andrew attended the University at Buffalo and ran a call center before being personally recruited in 2012. His attitude is "This isn't a dip-your-toes-in-the-water type of business. You need to do a cannonball," and he has done just that. He came from a sports background and says the ability to lead a team from the front while being rewarded professionally and financially was the perfect fit for him.

**OPPORTUNITY UNLIMITED**  
PROTECT  
GIVE BACK  
CHOOSE  
LEAD  
GROW  
SUCCEED

# LEGACY

## RECRUITING PROGRAM



### TOP RECRUITING AGENTS\*\* JANUARY

TOTAL LEGACY RECRUITERS: 307      TOTAL LEGACY RECRUITS: 387



**Casey Jarratt**  
6 Recruits  
Altig-Orlovic



**Ryan McIntosh**  
6 Recruits  
Altig-Orlovic

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Casey Jarratt	6	Tahis Quintero Bonilla	3	Astrid Castrillon	2	Steve McClure	2	Iris Saavedra	2	Joseph Stapleton	2	Anton Sufaj	2	Alec Szczesny	2
Ryan McIntosh	6	Elizabeth Schell	3	Robin Gonzalez	2	Patrick McCool	2	Roxie Soto	2	Joseph Stapleton	2	Anton Sufaj	2	Alec Szczesny	2
Corey Bode	3	Gianni Toma	3	Contessa Greene	2	Chris McFoy	2	Michael McKiernan	2	Anton Sufaj	2	Chase Trivison	2	Ryan Vance	2
Astrid Ebner	3	Ransey Vazquez	3	Alexus Hawkins	2	Michael McKiernan	2	Diondray McLaughlin	2	Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Ryan Fickert	3	Jason Bratin	2	Christie Jauch	2	Diondray McLaughlin	2	Spencer Nolan	2	Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Jesse Garnier	3	Werner Braun	2	Levi Jones	2	Spencer Nolan	2	Andrea D Owens	2	Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Grant Gustic	3	James Coffee-Tavi	2	Zachery Kertulis	2	Andrea D Owens	2	Uneiver Quevedo Alejos	2	Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Gavin Guy	3	Nelson Desmond	2	David Lamb	2	Andre Poirier	2	Mohamad Raychouni	2	Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Robert Hughes	3	Harold Durana	2	Saia Latai	2	Uneiver Poirier	2	Philip Roffi	2	Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Kingsley Ibeh	3	Elizabeth Ellis	2	Nathaniel Magda	2	Mohamad Raychouni	2	Mario Ruiz	2	Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Walter Icaza	3	Christopher Fevrier	2	Hayden Mandrake	2	Philip Roffi	2			Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Tyler Newara	3	Abel Gamo	2	Michael Mayo	2	Mario Ruiz	2			Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2

### TOP RECRUITING AGENTS\*\* YTD

TOTAL LEGACY RECRUITERS: 307      TOTAL LEGACY RECRUITS: 387

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Casey Jarratt	6	Tahis Quintero Bonilla	3	Astrid Castrillon	2	Steve McClure	2	Iris Saavedra	2	Joseph Stapleton	2	Anton Sufaj	2	Alec Szczesny	2
Ryan McIntosh	6	Elizabeth Schell	3	Robin Gonzalez	2	Patrick McCool	2	Roxie Soto	2	Joseph Stapleton	2	Anton Sufaj	2	Alec Szczesny	2
Corey Bode	3	Gianni Toma	3	Contessa Greene	2	Chris McFoy	2	Michael McKiernan	2	Anton Sufaj	2	Chase Trivison	2	Ryan Vance	2
Astrid Ebner	3	Ransey Vazquez	3	Alexus Hawkins	2	Michael McKiernan	2	Diondray McLaughlin	2	Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Ryan Fickert	3	Jason Bratin	2	Christie Jauch	2	Diondray McLaughlin	2	Spencer Nolan	2	Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Jesse Garnier	3	Werner Braun	2	Levi Jones	2	Spencer Nolan	2	Andrea D Owens	2	Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Grant Gustic	3	James Coffee-Tavi	2	Zachery Kertulis	2	Andrea D Owens	2	Uneiver Quevedo Alejos	2	Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Gavin Guy	3	Nelson Desmond	2	David Lamb	2	Andre Poirier	2	Mohamad Raychouni	2	Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Robert Hughes	3	Harold Durana	2	Saia Latai	2	Uneiver Poirier	2	Philip Roffi	2	Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Kingsley Ibeh	3	Elizabeth Ellis	2	Nathaniel Magda	2	Mohamad Raychouni	2	Mario Ruiz	2	Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Walter Icaza	3	Christopher Fevrier	2	Hayden Mandrake	2	Philip Roffi	2			Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2
Tyler Newara	3	Abel Gamo	2	Michael Mayo	2	Mario Ruiz	2			Chase Trivison	2	Ryan Vance	2	Kevin Wyatt	2

# LEGACY RECRUITING CLUB

## MEMBERS

— By Number of Eligible Legacy Recruits\*



**Ryan McIntosh**  
25 Recruits  
PLATINUM



**Ryan Fickert**  
19 Recruits  
GOLD



**Casey Jarratt**  
15 Recruits  
GOLD



**Daniel Foore**  
11 Recruits  
SILVER



**Tristan Dlabik**  
10 Recruits  
SILVER



**Daniel Prinzo**  
10 Recruits  
SILVER



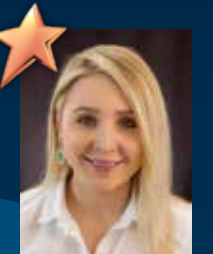
**Tahis Quintero Bonilla**  
10 Recruits  
SILVER



**Ho Tran**  
10 Recruits  
SILVER



**Adel Al Choufi Naim**  
5 Recruits  
BRONZE



**Veronica Coval**  
5 Recruits  
BRONZE



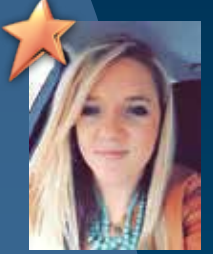
**Nelson Desmond**  
5 Recruits  
BRONZE



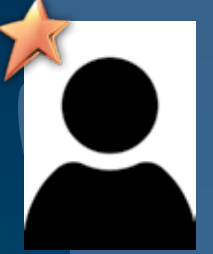
**Bethany Evans**  
5 Recruits  
BRONZE



**Kingsley Ibeh**  
5 Recruits  
BRONZE



**Amie Kallweit**  
5 Recruits  
BRONZE



**Chris McFoy**  
5 Recruits  
BRONZE



**Mitchell Mickovic**  
5 Recruits  
BRONZE



**Mayra Robles**  
5 Recruits  
BRONZE



**Anton Sufaj**  
5 Recruits  
BRONZE

\* By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.  
• Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.  
■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

\*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

# MEDITERRANEAN CRUISE

AIL/NILICO 6-MONTH CONTEST

## CURRENT CONTEST LEADERS

### State General Agents as of Jan EOM

Rank	Category	Total Contest ALP	Contest-to-Date % of Baseline Prod	Contest-to-Date % of New Assoc Obj
<b>Categories</b>				
<b>1 &amp; 2</b>	1 Zach Hart	\$2,932,469	93.0%	105.7%
	2 Tom Williams	\$1,639,539	82.5%	119.3%
	3 Simon Arias	\$5,330,361	74.8%	102.3%
<b>3</b>	1 Bob Olson	\$1,290,708	82.2%	109.6%
	2 Satti-Kanaan	\$1,492,014	78.1%	109.8%
	3 Michael Vasu	\$1,640,912	69.3%	115.0%
<b>4-11</b>	1 Kay Pomroy	\$62,004	150.7%	181.3%
	2 Cindy Furer	\$1,182,091	107.8%	105.3%
	3 Gabriel Feldmann	\$177,746	97.1%	106.9%
	4 Hart-Dushaj	\$1,281,660	94.8%	107.3%
	5 Fisher-Zuzick	\$159,005	80.5%	100.0%
	6 Desi Dimitrova	\$587,969	79.3%	129.3%
	7 Kevin Holtz	\$450,284	78.6%	107.3%
	8 Jamison Weatherspoon	\$1,135,883	76.1%	135.3%
	9 London Nelson	\$216,534	74.6%	131.8%
	10 A-O-Janti	\$281,697	69.3%	107.7%

### Regional General Agents as of Jan EOM

Rank	SGA	Contest-to-Date Production	Contest-to-Date % of Baseline	
1	Ryan Fickert	Zach Hart	\$2,152,523	148%
2	Bruce Viaje	Altig-Orlovic	\$747,494	143%
3	Yussuf El-Zein	Altig-Orlovic	\$380,488	132%
4	Chris La Fond	Altig-Orlovic	\$372,611	130%
5	Christopher Hintz	Altig-Orlovic	\$973,089	128%

### Master General Agents as of Jan EOM

Rank	Category	SGA	Contest-to-Date Production	Contest-to-Date % of Baseline
<b>Category 1</b>				
1	Sara Vaz	Altig-Orlovic	\$490,347	209%
	Ryan Stenglein	Altig-Orlovic	\$468,420	101%
	Scott Wheeler	Satti-Kanaan	\$428,310	87%
<b>Category 2</b>				
1	David Wang	Bob Olson	\$451,334	140%
	Reynolds Akuamo	Theodore Pappas	\$237,684	114%
	Dustin Dunbar	Dustin Venekamp	\$310,747	106%
<b>Category 3</b>				
1	Duane Shaw	Sabrina Lloyd	\$430,795	115%
	Jonni Ng	Altig-Orlovic	\$329,238	105%
	Shahab Mahdavejad	Theodore Pappas	\$525,342	80%
<b>4-11 &amp; Rookie</b>				
1	Brent Bowling	Rookie S-S-Parks-Salvaggi	\$885,144	
	Patricia Contreras	Rookie Beto Quintero	\$794,482	
	Joseph Gojcaj	Rookie Zach Hart	\$762,139	
	Jeffrey Espinal	Rookie Theodore Pappas	\$586,284	
	Bruce Viaje	4 Altig-Orlovic	\$576,449	
	Corey Helly	4 Giglione-Ackerman	\$522,663	
	Mike Paragiou	5 S-S-Parks-Salvaggi	\$519,614	
	Paul Smith	Rookie Zach Hart	\$518,075	
	Eric Thompson	Rookie S-S-Parks-Salvaggi	\$503,265	
	Daryl Graham	8 S-S-Parks-Salvaggi	\$485,795	

### General Agents as of week ending 2/28

Rank	SGA	Contest Net ALP	
1	Klyo Vidal	Beto Quintero	\$155,033
2	Jorge Toribio	Theodore Pappas	\$130,038
3	Adel Al Choufi Naim	Gonzalez-H-W	\$129,122
4	Eric Caballero	Richard Correa	\$113,044
5	Valentino Kalaj	Zach Hart	\$106,550

### Supervising Agents as of week ending 2/28

Rank	SGA	Contest Net ALP	
1	Moriah Chandler	Matt Henderson	\$152,196
2	Jonathan Conn	Zach Hart	\$131,387
3	Jason Khodadadian	Theodore Pappas	\$122,549
4	Benzack Cooper	Hart-Dushaj	\$107,619
5	Triston Miller	S-S-Parks-Salvaggi	\$97,303

### Individual Producers as of week ending 2/28

Rank	SGA	Contest Net ALP	
1	Joshua Dishong	S-S-Bendure-Hartwig	\$239,444
2	Muhammed Ashraf	Theodore Pappas	\$190,589
3	Trenton Miller	Altig-Orlovic	\$189,490
4	Joey Kennedy	Altig-Orlovic	\$188,630
5	Michael van Delft	Satti-Kanaan	\$186,042
6	Roger Fredericks	Altig-Orlovic	\$178,518
7	Anton Ljuljduraj	Hart-Dushaj	\$177,288
8	Bobby Park	Altig-Orlovic	\$168,738
9	Arif Hajro	Mario Hajro	\$168,146
10	Kalen Dugan	Altig-Orlovic	\$162,846
11	Lily Sakai	Cohen-Cohen	\$160,984
12	Ashley Rust	James Cunningham	\$156,862
13	Jean Joseph	Tom Williams	\$143,371
14	Kevin Gillum	Altig-Orlovic	\$136,392
15	Mike Reed	Altig-Orlovic	\$130,916
16	Joe Lewo	Matt Henderson	\$125,176
17	Al-Karim Walji	Altig-Orlovic	\$123,987
18	Abraham Mogilevsky	Theodore Pappas	\$123,880
19	Philip Roffi	Cindy Furer	\$117,757
20	Hany Mikhail	Simon Arias	\$117,253
21	Carmen Arroyo	Theodore Pappas	\$113,889
22	Steven Dell	Simon Arias	\$113,136
23	Max Quasem	Cohen-Cohen	\$111,674
24	Meardey Kim	Altig-Orlovic	\$110,449
25	Mohamad Raychouni	Zach Hart	\$109,602

### VPS as of Jan EOM

Rank	Total Contest ALP	Contest-to-Date % of Baseline Prod	Contest-to-Date % of New Assoc Obj	
1	Renee Jeffries	\$8,697,260	75.4%	90.2%
2	Fred Hadaya	\$8,043,607	71.8%	88.0%

### Sales Directors as of Jan EOM

Rank	Total Contest ALP	Contest-to-Date % of Baseline Prod	Contest-to-Date % of New Assoc Obj	
1	Danielle Jankowski	\$4,160,039	76.7%	91.11%
2	Phil Bromagen	\$3,747,822	75.5%	121.15%

### Public Relations as of Jan EOM

#### TOP 5 PR REPRESENTATIVES

Rank	Contest-to-Date	% of Obj	% of ORI
1	Linh Nguyen	244.79%	79.35%
2	Dianna Lueke	156.02%	73.71%
3	William Rol	150.71%	82.47%
4	Lisa West	135.71%	55.60%
5	Erica Dalager	135.47%	93.11%

#### PR REPRESENTATIVES WITH 100% OBJ

1	Morgan Breier	306.53%
2	Lisa Johnson	251.73%
3	Amy Orlando	248.52%
4	Linh Nguyen	244.79%
5	Janis Pitts	181.58%
6	Criseida Hernandez	166.63%
7	Dianna Lueke	156.02%
8	William Rol	150.71%
9	Jessica Christersson	142.94%
10	Tony Anderson	136.04%
11	Lisa West	135.71%
12	Erica Dalager	135.47%
13	Patrena Smith	133.23%
14	Rachel Shelton	131.65%
15	Malka Arony	128.07%
16	John Wagner	126.86%
17	Lisa Bennett	126.44%
18	Mickey Boysza	125.64%
19	Donna Altschue	122.03%
20	Kevin McKeen	121.77%
21	Ralph Beard	117.85%
22	Amanda Cross	116.14%
23	Travis Daniels	109.53%
24	Steve Sanchez	103.57%
25	Jeffrey Hapke	103.04%
26	Mario Soljan	102.05%

#### TOP PR MANAGERS

Rank	Contest-to-Date	% of Obj	% of Growth
1	Tamara Williams	124.41%	18.16%
2	Rosanna Gill	104.87%	64.26%

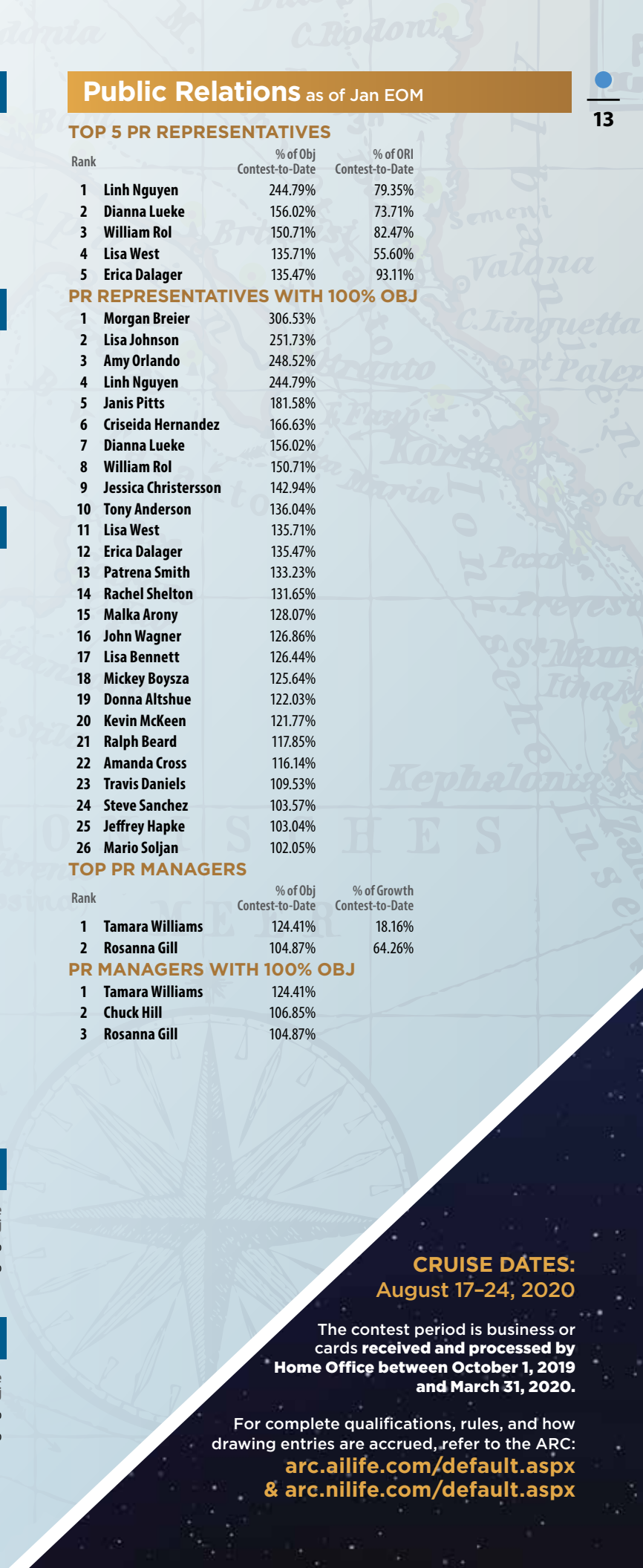
#### PR MANAGERS WITH 100% OBJ

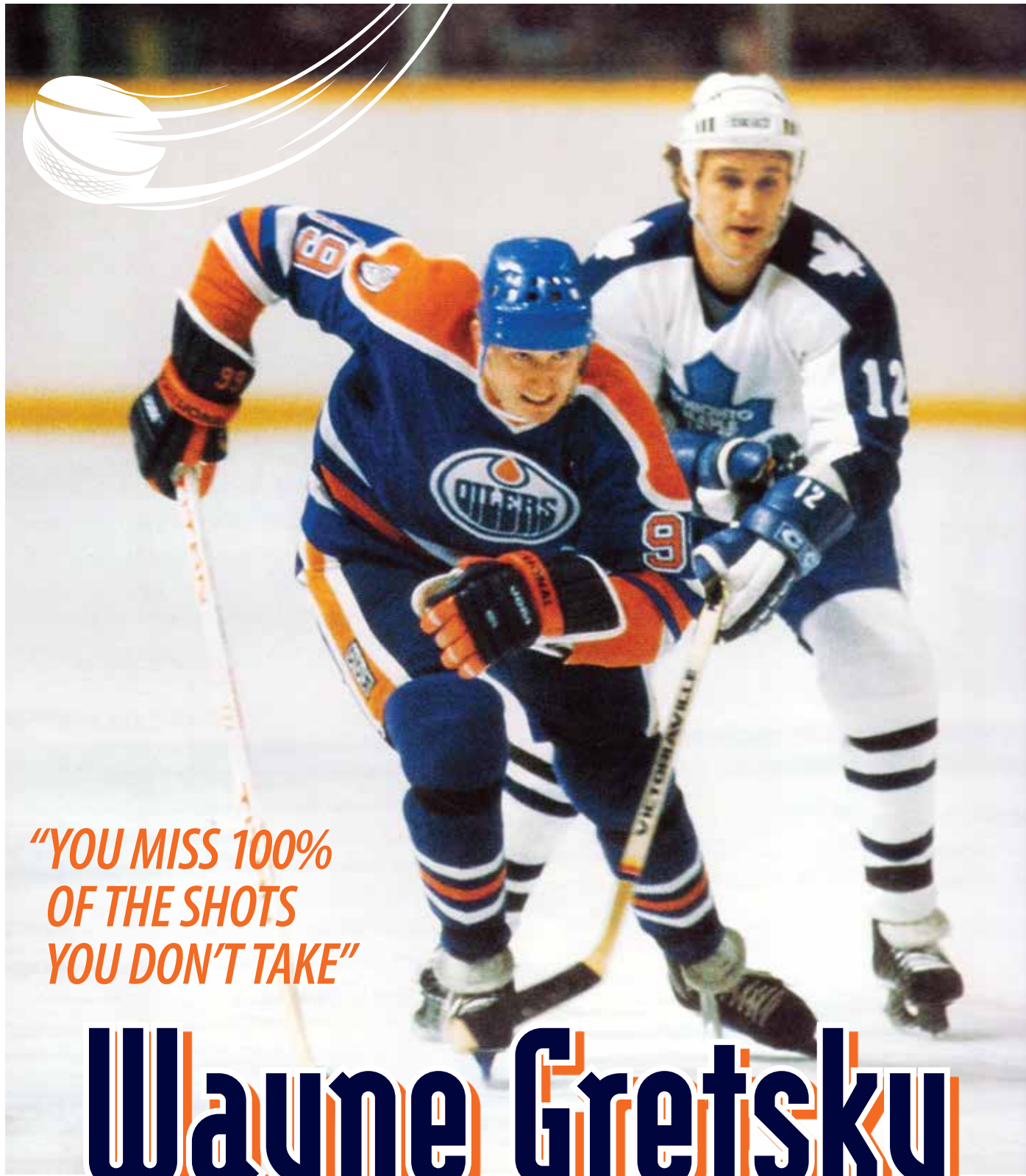
1	Tamara Williams	124.41%
2	Chuck Hill	106.85%
3	Rosanna Gill	104.87%

**CRUISE DATES:**  
August 17-24, 2020

The contest period is business or cards received and processed by Home Office between October 1, 2019 and March 31, 2020.

For complete qualifications, rules, and how drawing entries are accrued, refer to the ARC:  
[arc.aillife.com/default.aspx](http://arc.aillife.com/default.aspx)  
& [arc.nilife.com/default.aspx](http://arc.nilife.com/default.aspx)





**"YOU MISS 100% OF THE SHOTS YOU DON'T TAKE"**

# Wayne Gretzky

Flickr.com photo used under Creative Commons from Richard Bartlaga.



**TELL US** how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to [lcry@ailife.com](mailto:lcry@ailife.com). If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.

# The BUSINESS ATHLETE



**By Chad Deley**  
State General Agent

Growing up in Winnipeg, Canada, there was only one sport — hockey. Hockey was everything from the second we got home from school until we went to bed at night. It was 5am practices before school, sometimes practices at 10pm. Games were outdoors even when the thermometer dipped below -30 degrees Celsius.

Every kid I grew up with idolized one person more than all the others. Some *pretended* they didn't like him because he played for our Winnipeg Jets' rivals, the Edmonton Oilers, but no one would dispute he was THE GREAT ONE.

I'm talking about **WAYNE GRETZKY**, a man who had such an impact on the game of hockey they renamed the area behind the goal net "Gretzky's office" and changed the rules of the game because of his dominance. To give you an idea of just how great he is, 19 years after he's retired, he still holds over 60 NHL records.

We all know hard work beats talent when talent doesn't go to work, but what happens when talent meets hard work and takes work ethic to a whole new level?

**RECORDS ARE BROKEN.  
LEGACIES CREATED.  
CHAMPIONSHIPS ARE WON.**

One of the big reasons for hockey's expansion to the US market was Gretzky's decision to be traded from the Edmonton Oilers to the Los Angeles Kings. Gretzky realized he could continue to win championships in Edmonton, but moving to Los Angeles would draw more attention to the game. It was unselfish and the

move of a true leader, putting the game before himself. As a boy, like much of Canada, I was disappointed but as I've grown as a leader, I see the unselfishness in the decision and the wisdom in it. Sure, his wife was from LA, but the decision had a massive impact on hockey.

As leaders at AIL, we often have to think bigger and make decisions that are for the greater good and that will impact the Company. A mentor of mine used to say, "No one is more important than the Company, and when they put themselves first, they hurt the Company. When we put the Company first, everyone wins."

Gretzky was also a true leader. His quote

**"YOU MISS 100% OF THE SHOTS YOU DON'T TAKE"**

is true in life and business as well as hockey. I can't count the amount of times I've explained to an agent just get to the end and ask the close question; you can't close them if you don't ask. Are you taking all the shots possible in your career?

Gretzky's advice and example can be seen in his quote:

**"NO MATTER WHO YOU ARE, WE'RE CREATURES OF HABIT. THE BETTER YOUR HABITS ARE, THE BETTER THEY WILL BE IN PRESSURE SITUATIONS."**

We can all look at our habits and ask ourselves:

- Am I creating habits that will help me win in life and in business?
- When it comes to our business, are we creating recruiting habits that will grow our empire?
- Are we creating training habits that will ensure the success of all new agents? No agents left behind!
- Are we creating sales habits in ourselves and our people that will guarantee everyone lives *Opportunity Unlimited*?
- Are we creating habits that grow our leadership team? For every leader on your team, you should write approximately \$100,000 of premium a year.
- How many leaders do you have? How many have you created?
- Are we creating habits that allow us to be self-sustainable on referrals, and personal recruiting? Are we creating habits that create maximum profitability through high retention of business.
- Do our habits allow us to function in a high-pressure environment? Some people's performance improves under pressure, as so many teams found out on the losing end of Gretzky's greatness.

We can all benefit by reflecting on Gretzky's quote, "The highest compliment that you can pay me is to say that I work hard every day, that I never dog it."

**IF YOU WANT TO MAKE IT HAPPEN THIS YEAR, FOLLOW GRETZKY'S EXAMPLE AND PROVE IT!™**





# 2020 CONVENTION QUALIFIERS

Matthew Abdo	Ala Awad	Ecar Buhay	Renee L Cunningham	Jeremy Engrav	Jacob George	Steve Hartman	Nicholas Jones	Mark Lomonaco	Alex Miller	Alex Paguio	Jonathan Rindt	Albert Serur	Roy Stephens	John Torres	Christopher Watts
Adem Abdula	Eyad Awdi	Christopher Bungay	John Curry	Karina Escobar	Tony Georges	Daniel Hartwig	Jean Joseph	Alexandra Longo	Rackeem Miller	Mike Paragiou	Anthony Rivellino	Andrew Severson	Noll Stieren	Joel Trask	Jamison Weatherspoon
Hazem Aboueldahab	Trevor Bailey	Tomarus Burks	Jonathan Da-al	Jeffrey Espinal	Fouad Gerges	Omar Hashimi	Lukess Joseph	Melissa Losk	Trenton Miller	Laurekins Pardovani	Armando Rivera	George Shafiek	Craig Strompf	Damaris Trejo	Joseph Webster
Justin Adams	London Burnett	London Burnett	Tyler Dahlin	Jean Etahe Limongo	Michael Gerstein	Tyler Hashimi	Kory Louvelle	Kory Louvelle	Triston Miller	Bobby Park	Katy Rivera	Mariam Shahid	Shannon Stroud	Jessica Treybick	Hunter Welty
Asad Ahmed	Maurice Baritz	Kevin Butchino	Erica Dalager	Bethany Evans	Jillian Getz	Danny Juskiw	Dianna Lueke	Rovena Lulguraj	Richard Millington	Codey Parks	Erica Robertson	Duane Shaw	Lino Strussione	Carlo Trinidad	Joshua West
Benjamin Ainscough	Alon Barnur	James Butler	Travis Daniels	Morgan Evans	Hasan Ghazal	Michelle Hassanali	Rovena Lueke	Jordan Mabin	Brandon Minor	Matthew Parks	Austin Rockall	Rachel Shelton	David Stuart	Robert Trypus	Tanner West
Yemi Akinade	Godwill Barungi	Eric Butt	William Davies	Lisa Everett	Colin Ghee	Rob Hay	Jordan Mabin	Luis Miranda	Luis Miranda	Emily Pateiro	David Rockway	Sean Shephard	Michael Stuver	Kellie Tucker	Adam Wheeler
Veronica Akinrelere	Samuel Barriere	Andre Bzhetaj	Ronald Davis	Ross Ewen	Michael Giachetti	Riche Haye	Nathaniel Magda	Christy Mitchell	Brandon Minor	Aaron Patt	Joshua Rodriguez	James Sherwood	Ricardo Subero	Nauleni Tuionetoa	Scott Wheeler
Akinyemi Akinseye	Kristi Basho	Brian Cabral	Stephen Davis	Michael Ezeafulukwe	Jennifer Gilkie	Ricky Hayward	Shahab Mahdavejad	Stanis Moanda	Lloyd Patterson	Lloyd Patterson	Camilo Rodriguez Barreto	Rana Shirer	Anton Sufaj	Constance Tuiteleapaga	Dylan White
Reynolds Akuamo	Michael Battaglio	Raquel Caicedo	Tracy Davis	Eleza Faison	Rosanna Gill	Mele Hea	Alipate Makau	Abraham Mogilevsky	Meagan Payne	Dulce Paz	Christopher Rolph	Peer Shmelzer	Mike Sukhbaatar	Ellen Tuttle	Travis White
Diana Al Ali	Steven Baum	Weslee Cajeras	Xander Davis	Myaa Fallon	Kevin Gillum	Joseph Heeborn	Mele Makau	Yolette Mompont	Dulce Paz	Ebony Romain	Michael Romero	Christopher Short	Jagdsh Sukhu	Debbie-Ann Whitehorne	Janel Wilder
Adel Al Choufi Naim	Stephanie Baumann	Gregory Caldwell	Matthew Dawson	James Fangmann	Jessy Girard	Corey Helly	Sione Makau	Cory Moncol	Carmela Pellen	Michael Romero	Amy Shui	Richard Short	Jim Surace	Giovanni Williams	David Winker
John Allen	John Alfred	Adam Calnan	Edwesa Farias	Vanessa Farias	Hector Giron-Soto	Damaris Henderson	Gordon Maki	Amy Montelius	Herivelto Pereira	Arturo Romero	Richard Sidoti	Richard Tabanji	Justin Sutton	Crystal Vairetta	Joseph Wilson
Mike Allen	Rowena Bautista	Marie Campbell	Michele Faul	Michele Faul	Rachael Glamp	Elizabeth Henderson	Selina Maldonado	Meaghan Montoya	Leonardo Perez	Victor Romero	Irene Simisim	Iffrah Tahir	Tanya Sutton	Troy Williams	Brian Wilson
Toni-Ann Allen	Hassan Bazzi	Roxana Campos	Sokol Fazliu	Sokol Fazliu	Stacey Glassman	Kate Hernandez	Bertin Mangongo	Nicholas Moore	Cesar Perez Ramirez	Jessica Rosenberg	Holly Simpson	Christopher Ross	Richard Tabanji	Brian Wilson	Joseph Wilson
Walna Allen	Tiffany Beadnell	Angela Cardona	Omar Fernandez	Omar Fernandez	Joseph Gojcay	Sara Hernandez	Ayesha Manzo	Danielle Morales	Daniel Perkins	Christopher Ross	Feagai Singh	Ireland Sirmi	Iffrah Tahir	Joseph Wilson	Dylan White
Zan Allen	Daniel Bean	Adam Carille	Carly Ferraro	Carly Ferraro	Jaden Godney	Brooklyn Herod	Tasha Marker	Suzanne Moroney	Riley Peters	Ian Rouleau	Shahir Tahir	Melinda Skinner	Shahir Tahir	David Winker	Lamour Workman
Hamza Ally	Patrick Bendure	Sergio Carta	Anita Ferris	Anita Ferris	Jon Golin	Austin Hess	Conor Markins	Khadijah Muhammad	Amanda Peterson	Darius Rowan	Kristi Vang	Clayton Slaughter	Bruce Tan	Lamour Workman	Patricia Wright
Anthony Almeida	Jerome Benenati	Richard Carter	Matthew Ficarra	Matthew Ficarra	Ryan Fickert	Chuck Hill	Anthony Marsella	Chad Muise	Quintessa Petit	Stella Roznovan	Joy Vann-Austin	Gary Slocum	Antonino Taormina	Patricia Wright	Isabella Xia
Ikram Al-Shobaki	Hugh Benn	Trace Cary	Ryan Fickert	Ryan Fickert	Christopher E Filline	James Hill	Lleison Martinez	Jesenia Munoz	Eric Peyton	Gregory Rudolph	Gregory VanSuch	Jennifer Smajda	Andre Taylor	Isabella Xia	Yuhang Yeh
Rick Altig	Christopher Bennett	Matthew Castelli	Kellie Hoffman	Kellie Hoffman	Justin Diaz	James Hill	Doris Martinez Garcia	David Murphy	Alexander Pham	Jordynn Runzo	Susana Vargas	Alisha Smith	Cherrish Taylor	Matthew Young	John Young
Jenny Alvarez	Richard Bentley	Elba Diaz	Hector Martinez Rivera	Hector Martinez Rivera	Cody Fink	Kellie Hoffman	Hector Martinez Rivera	Dylan Murphy	Ngan Pham	Cherrish Taylor	Massoud Vaziri	Cherrish Taylor	Guy Taylor	John Young	John Young
Jorge Alvarez	Jesse Benwell	Rosicella Castro	Brittany Ketner	Brittany Ketner	Desi Dimitrova	Jason Khodadadian	Jadwiga Martins	Kristin Murphy	Phi Phan	Cameron Russell	Angela Velasco	Guy Taylor	Ryan Taylor	Dominic Yousif	Carl Zablotsky
Adriana Alvarez Sorto	Alexandra Berberich	Nicole Cenknor	Jason Khodadadian	Jason Khodadadian	Maria Diringier	Samuel Holden	Serg Martires	Michael Musso	Steven Phillips	Matthew Russell	Sean Velasquez	Ryan Taylor	Michael Russin	Dana Velez	Carl Zablotsky
Kevin Amador	Mark Bernsdorff	Rubin Chaimov	Samuel Marzula	Samuel Marzula	Cathy Dishong	Jessie Holland	Arman Masomzadeh	Randa Mustafa	Ian Pickett	Michael Russin	Dana Velez	Kamal Tayyib	Ashley Rust	Thomas Vena	Matthew Zang
Mary Aman	Hannah Beuse	Andrew Chambers	Adam Kidikas	Adam Kidikas	Joshua Dishong	Theresa Holland	Vincent Massari	Kareem Mutia	Travis Picklesimer	Paul Smith	Bruce Viaje	Paul Smith	Travis Picklesimer	Jordan Viaje	Stanley Zeidner
Caleb Amoros	Ryan Bevan	Mariah Chandler	Victor Holmes	Victor Holmes	Mark Diskin	Victor Holmes	Jonathon Massingill	Gabriel Myers	Rona Pileggi Spano	Twana Smith	Jordan Viaje	Denis Snyder	Justin Rydzziel	Brandon Viaje-Roque	Renee Zinsky
Al-Shakise Anderson	Andrew Bishop	Heriberto Chavez	Evan Holzhauser	Evan Holzhauser	Brenda Di Somma	Daryl Graham	Joseph Massucci	Ed-Maggie Myrthil	Sunil Pillai	Thomas Vena	Brandon Viaje-Roque	Ruben Soberanes	Ahmed Saad	Shannon Vidal	Arceia Zizumbo
Chris Anderson	Priscilla Blanco	Mario Andres Chavez	Logan Klinik	Logan Klinik	Matthew Diulus	Jordan Graham	Brinsley Maughan-Evanson	Taylor Nathaniel	Christina Pinnock	William Thomas	Shannon Vidal	James Sodar	Mustafa Saadon	Klyo Vidal	Daniel Zotter
Christy Anderson	Dina Boghdady	Meenakshi Chavis	Brandon Kness	Brandon Kness	Tristan Dlabik	Donte Grant	Brinsley Maughan-Evanson	Joseph Nathaniel	Aaron Piotrowski	William Thomas	Klyo Vidal	James Sodar	Mustafa Saadon	Jeffrey von Kienast	Brian Zuzick
Robin Andrade	Johnathon Bogoslawski	Aaron Chen	Patrick Knouse	Patrick Knouse	Barry Donalson	Farnaz Fotovat Ahmadi	Orett Nelson	Joseph Nathaniel	Angelique Piquion	Eric Thompson	Jeffrey von Kienast	Eric Thompson	Mustafa Saadon	Mohamad Wael Taher	
Wilder Angarita	Nicklaus Boker	Ranjana Chopra	Samisoni Koloa	Samisoni Koloa	Nicklaus Boker	Mario Francis	London Nelson	Joseph Nathaniel	Janis Pitts	Justin Thompson	Phillip Waisman	Pablo Solis	Alyssa Sadler	Al-Karim Walji	
Kelechi Anele	Elias Boles	Nicholas Chuma	Jeffery May	Jeffery May	Elias Boles	Enid Franco	Jonni Ng	Joseph Nathaniel	Sky Plunkett	Sarah Thomson-Dufrechou	Phillip Waisman	David Soto	Lily Sakai	Nicholas Wang	
Fabian Aniekwensi	Holly Bonhorst	Jahara Clark	Ariel McAlister	Ariel McAlister	Holly Bonhorst	Mary Franklin	Edward Nguyen	Joseph Nathaniel	Zachary Poker	Jeffrey Tillman	Phillip Waisman	Francisco Soto	Manique Sala	Soala Wariboko	
Kevin Appasamy	Kristopher Bour	Ashley Clarke	Andrew McCallum	Andrew McCallum	Kristopher Bour	Christa Frazier	Jenny Nguyen	Joseph Nathaniel	Marion Polk	Elvis Tinaj	Phillip Waisman	Roxie Soto	Marion Polk	Jay Washington	
Julie Aprehiamian	Stephen Bowen	Douglas Clarke	Andre McCallum	Andre McCallum	Stephen Bowen	Erin Frazier	Linh Nguyen	Joseph Nathaniel	Shelby Poston	James Tolley	Nicholas Wang	Angel Sparkes	Joanna Salazar	Joseph Washington	
Altina Arakelian	Brent Bowling	Ryan Coates	Kelly McDonald	Kelly McDonald	Brent Bowling	Roger Fredericks	Lionel Njeukam	Joseph Nathaniel	Eddie Pourjalali	Gianni Toma	Nicholas Wang	Steven Sparkes	Anthony Salerno	David Watkins	
Augusto Arango	Samuel Boyle	Matthew Code	Marcia McDuffie	Marcia McDuffie	Samuel Boyle	Doron Freud	Ayishatu Nuhu	Joseph Nathaniel	Eleanor Powell	Joseph Tomanovich	Jay Washington	Anthony Spataro	Jovencio Sales	David Watkins	
Carlos Arballo	Nathan Brace	Noefina Durand	Chris McFoy	Chris McFoy	Nathan Brace	Seth Frisby-Jack	Juan Nunez	Joseph Nathaniel	Juan Nunez	Jesse Spencer	David Watkins	Jesse Spencer	Marc Salvaggi	Erick Torres	
Malka Arony	Morgan Breier	Shawntae Collins	Eric LaBossiere	Eric LaBossiere	Morgan Breier	Raven Fugate	Christopher Nwosisi	Joseph Nathaniel	Nicole Preston	Ronald Spieler	David Watkins	Ronald Spieler	Joseph Sansobrin	Erika Torres	
Carmen Arroyo	Justin Brent	Jonathan Conn	Jordan Lacy	Jordan Lacy	Justin Brent	Johnny Fuller	Babajide Obashoto	Joseph Nathaniel	Daniel Prinzo	David Staffieri	Cameron Watson	David Staffieri	Patricia Santamarina		
Samuel Artzis	Phil Bromagen	Matthew Conrad	Mark Lahijani	Mark Lahijani	Phil Bromagen	Jesse Fullmer	Fritznel Octave	Joseph Nathaniel	Lyndon Prosser	Katie Stahulak		Lindsay Staffieri	Johnny Santiago		
Daniel Arzate Roa	Serge Brouillette	Patricia Contreras	John Lamere	John Lamere	Serge Brouillette	Roger Fung	Selma Ogresovic	Joseph Nathaniel	Daniel Pues	Joseph Stapleton		Lindsay Staffieri	Johnny Santiago		
Muhammed Ashraf	Jacob Brown	Benzack Cooper	Brock Lampe	Brock Lampe	Jacob Brown	Marc Futterweit	Jonathan Ojendi	Joseph Nathaniel	Max Quasem	Joseph Stapleton		Katie Stahulak	Johnny Santiago		
Nabil Atallah	Jordan K Brown	Darcy Cordingley	Cody Langston	Cody Langston	Jordan K Brown	Peter Gabranski	Eric Okoemu	Joseph Nathaniel	Harvey Quinn	Sullena Staton		Katie Stahulak	Johnny Santiago		
Nick Atallah	Justin L Brown	Christian Cortes	Andrew Leah	Andrew Leah	Justin L Brown	Darcy Gaige	Benjamin O'Lena	Joseph Nathaniel	Beto Quintero	Felicia Steele		Katie Stahulak	Johnny Santiago		
Brandon Atchley	Monica Broxson	Joseph Corwin	Matthew Lehman	Matthew Lehman	Monica Broxson	Irma Gallardo	Michelle Olivo	Joseph Nathaniel	Vincent Radisek			Katie Stahulak	Johnny Santiago		
Jeffrey Atkinson	Elyse Bryan	Britton Costa	Joshua Lejeune	Joshua Lejeune	Elyse Bryan	Aaron Gamalinda	Stephanie Olsen	Joseph Nathaniel	Nelson Radnoty			Katie Stahulak	Johnny Santiago		
Mark Auvil	Cassandra Bryce	Christopher Edinger	Edward Leon	Edward Leon	Cassandra Bryce	Gavin Gambhir	Duni Olusegun	Joseph Nathaniel	James P Raines			Katie Stahulak	Johnny Santiago		
	Athea Buchanan	Joshua Egyud	Jennifer Lespinasse	Jennifer Lespinasse	Athea Buchanan	David Garcia	Romal Omid	Joseph Nathaniel	Jonathan Ramirez			Katie Stahulak	Johnny Santiago		
	Timothy Bugge	Kelly Ekker	Kati LeWay	Kati LeWay	Timothy Bugge	Elizabeth Garcia	Cameron Ontko	Joseph Nathaniel	Maria M Ramirez			Katie Stahulak	Johnny Santiago		
		Rachel Effenbein	Igor Melcharek	Igor Melcharek		Alfredo Garcia	Ilija Orlovic	Joseph Nathaniel	Dyoma Ramirez-Robles			Katie Stahulak	Johnny Santiago		
		Kelvin Ellmers	David Melendrez	David Melendrez		Alfredo Garcia	Christabel Ornelas	Joseph Nathaniel	Lishbeht Ramos			Katie Stahulak	Johnny Santiago		
		Shanita Ellmers	Ivanna Melnyk	Ivanna Melnyk		Kelvin Ellmers	Ebuwa Otagho	Joseph Nathaniel	Christopher Rantanes			Katie Stahulak	Johnny Santiago		
		Maxon Elozier	Vanessa Mendez	Vanessa Mendez		Maxon Elozier	Jean-Marie Otiom	Joseph Nathaniel	Mohamad Raychouni			Katie Stahulak	Johnny Santiago		
		Abraham El Refaei	Yamid Mendoza Sanchez	Yamid Mendoza Sanchez		Abraham El Refaei	Zach Otto	Joseph Nathaniel	Jennifer Reed			Katie Stahulak	Johnny Santiago		
		Funmilola Elumade	Virakbot Oung	Virakbot Oung		Funmilola Elumade	Mike Reed	Joseph Nathaniel	Mike Reed			Katie Stahulak	Johnny Santiago		
			Andrea D Owens	Andrea D Owens			Scott Remmey	Joseph Nathaniel	Scott Remmey			Katie Stahulak	Johnny Santiago		
			Abeni Reynolds	Abeni Reynolds			Abeni Reynolds	Joseph Nathaniel	Abeni Reynolds			Katie Stahulak	Johnny Santiago		
			Rita Rider	Rita Rider			Rita Rider	Joseph Nathaniel	Rita Rider			Katie Stahulak	Johnny Santiago		
			David Rigney	David Rigney			David Rigney	Joseph Nathaniel	David Rigney			Katie Stahulak	Johnny Santiago		

List current as of printing



# 2019 AWARD WINNERS

## IP of the Year



### TOP PRODUCERS

**1. Ashley Rust**  
Net ALP: \$478,660  
RTN: 83.6  
SGA: James Cunningham

**2. Joshua Dishong**  
Net ALP: \$443,403  
RTN: 79.8  
SGA: S-S-Bendure-Hartwig

**3. Bobby Park**  
Net ALP: \$388,586  
RTN: 87.8  
SGA: Altig-Orlovic

**4. Joey Kennedy**  
Net ALP: \$386,171  
RTN: 79.8  
SGA: Altig-Orlovic

**5. Anton Ljuljduraj**  
Net ALP: \$379,382  
RTN: 84.8  
SGA: Hart-Dushaj

**6. Michael van Delft**  
Net ALP: \$370,008  
RTN: 91.0  
SGA: Satti-Kanaan

**7. Arif Hajro**  
Net ALP: \$367,232  
RTN: 88.3  
SGA: S-S-Parks-Salvaggi

**8. Meenakshi Chavis**  
Net ALP: \$359,944  
RTN: 75.0  
SGA: Don Foti

**9. Steven Dell**  
Net ALP: \$357,286  
RTN: 82.3  
SGA: Simon Arias

**10. Hany Mikhail**  
Net ALP: \$353,323  
RTN: 88.8  
SGA: Simon Arias



### SUPERVISING AGENTS

**1. Erica Robertson**  
First 6 Mo: \$400,062  
RTN: 73.0  
SGA: Simon Arias

**2. Tristan Dlabik**  
First 6 Mo: \$373,068  
RTN: 82.5  
SGA: Simon Arias

**3. William Thomas**  
First 6 Mo: \$367,407  
RTN: 81.3  
SGA: S-S-Parks-Salvaggi

**4. Arif Hajro**  
First 6 Mo: \$351,832  
NTG: 92  
SGA: S-S-Parks-Salvaggi

**5. Gjon Ljuljduraj**  
First 6 Mo: \$276,971  
RTN: 81.7  
SGA: Hart-Dushaj



### RGA CATEGORY II

**1. Reynolds Akuamo**  
Growth: 30.1%  
Net ALP: \$3,494,886  
RTN: 75.4  
SGA: Theodore Pappas



### GENERAL AGENTS

**1. Mohamad Raychouni**  
First 6 Mo: \$660,738  
RTN: 81.1  
SGA: Zach Hart

**2. Travis Kovach**  
First 6 Mo: \$587,298  
RTN: 81.5  
SGA: S-S-Parks-Salvaggi

**3. Valentino Kalaj**  
First 6 Mo: \$486,129  
NTG: 93  
SGA: Zach Hart

**4. Mariam Shahid**  
First 6 Mo: \$424,300  
RTN: 74.4  
SGA: Theodore Pappas

**5. Timothy Bugge**  
First 6 Mo: \$416,795  
RTN: 75.3  
SGA: Simon Arias



### RGA CATEGORY III

**1. Paul Kelly**  
Growth: 35.9%  
Net ALP: \$3,037,718  
RTN: 80.3  
SGA: Steve Friedlander



### MGA CATEGORY I

**1. Walter Icaza**  
Growth: 90.0%  
Net ALP: \$2,680,134  
RTN: 77.7  
SGA: Beto Quintero



### MGA CATEGORY VIII

**1. Daryl Graham**  
Growth: 186.4%  
Net ALP: \$1,260,900  
RTN: 74.0  
SGA: S-S-Parks-Salvaggi



### MGA CATEGORY II

**1. Bobby Gujral**  
Growth: 95.6%  
Net ALP: \$2,003,450  
RTN: 80.8  
SGA: Altig-Orlovic



### MGA CATEGORY IX

**1. Jeffrey von Kienast**  
Growth: 150.5%  
Net ALP: \$995,675  
RTN: 74.7  
SGA: Joshua West



### MGA CATEGORY III

**1. Matthew Conrad**  
Growth: 109.3%  
Net ALP: \$2,028,413  
RTN: 82.0  
SGA: S-S-Parks-Salvaggi



### MGA CATEGORY X

**1. Slavita Hut**  
Growth: 167.6%  
Net ALP: \$801,969  
RTN: 78.4  
SGA: John Young



### MGA CATEGORY IV

**1. Corey Helly**  
Growth: 96.3%  
Net ALP: \$1,549,323  
RTN: 76.9  
SGA: Giglione-Ackerman



### MGA CATEGORY XI

**1. IP Harris**  
Growth: 124.3%  
Net ALP: \$585,605  
RTN: 78.5  
SGA: Jamison Weatherspoon



### MGA CATEGORY V

**1. Mike Paragiou**  
Growth: 95.0%  
Net ALP: \$1,270,566  
RTN: 76.1  
SGA: S-S-Parks-Salvaggi



### MGA CATEGORY XII

**1. Justin Lowe**  
Growth: 35.5%  
Net ALP: \$262,278  
RTN: 87.6  
SGA: Altig-Orlovic



### MGA CATEGORY VI

**1. Joseph Tomanovich**  
Growth: 105.4%  
Net ALP: \$1,300,023  
RTN: 75.2  
SGA: Altig-Orlovic



### MGA CATEGORY XIII

**1. Amanda Peterson**  
Growth: 368.0%  
Net ALP: \$566,135  
RTN: 75.5  
SGA: Moswen Taylor



### MGA CATEGORY VII

**1. Andrew McQuade**  
Growth: 62.0%  
Net ALP: \$765,697  
RTN: 76.9  
SGA: Richard Correa



### RGA CATEGORY I

**1. Bobby Gujral**  
Growth: 77.0%  
Net ALP: \$5,859,818  
RTN: 79.6  
SGA: Altig-Orlovic



### RGA CATEGORY IV

**1. Walter Icaza**  
Growth: 132.2%  
Net ALP: \$3,347,793  
RTN: 79.1  
SGA: Beto Quintero



### RGA CATEGORY V

**1. Michael Gerstein**  
Growth: 83.6%  
Net ALP: \$2,239,281  
RTN: 77.3  
SGA: Giglione-Ackerman



### RGA CATEGORY VI

**1. Matthew Conrad**  
Growth: 104.4%  
Net ALP: \$2,093,134  
RTN: 82.5  
SGA: S-S-Parks-Salvaggi



### RGA CATEGORY VII

**1. Bruce Viaje**  
Growth: 105.3%  
Net ALP: \$1,782,655  
RTN: 77.3  
SGA: Altig-Orlovic



### RGA CATEGORY VIII

**1. Gary Slocum**  
Growth: 101.6%  
Net ALP: \$1,262,467  
RTN: 76.1  
SGA: Desi Dimitrova



### RGA CATEGORY IX

**1. Daryl Graham**  
Growth: 161.1%  
Net ALP: \$1,149,358  
RTN: 74.2  
SGA: S-S-Parks-Salvaggi



### RGA CATEGORY X

**1. Andrew Hynan**  
Growth: 167.4%  
Net ALP: \$427,478  
RTN: 82.9  
SGA: Altig-Orlovic

# 2019 AWARD WINNERS

SGA of the Year

SGA of the Year



SGA CATEGORY I

**1. S-S-Parks-Salvaggi**  
108.2% Performance Factor  
RTN: 81.1



SGA CATEGORY II

**1. Tom Williams**  
97.4% Performance Factor  
RTN: 75.2



PR CATEGORY I

**1. Brenda Di Somma**  
112.4% of Objective  
Dir: Michelle Baxter



PR CATEGORY II

**1. Lisa Johnson**  
135.6% of Objective  
Dir: Michelle Baxter



PR CATEGORY III

**1. Carl Zablonty**  
105.6% of Objective  
Dir: Denise Gilbert



PR CATEGORY IV

**1. Janis Pitts**  
118.5% of Objective  
Dir: Patti Morgan



PR CATEGORY V

**1. Kevin McKeen**  
149.9% of Objective  
Dir: Michelle Baxter



SGA CATEGORY III

**1. Mathew Hart**  
102.5% Performance Factor  
RTN: 74.7



SGA CATEGORY IV

**1. Hart-Dushaj**  
106.9% Performance Factor  
RTN: 82.4



SGA CATEGORY V

**1. Beto Quintero**  
127.0% Performance Factor  
RTN: 78.8



SGA CATEGORY VI

**1. Desi Dimitrova**  
105.9% Performance Factor  
RTN: 77.3



PR CATEGORY VI

**1. Sarah Thomson-Dufrechou**  
156.3% of Objective  
Dir: Patti Morgan



PR CATEGORY VII

**1. Dianna Lueke**  
135.5% of Objective  
Dir: Patti Morgan



PR CATEGORY VIII

**1. Rachel Shelton**  
164.8% of Objective  
Dir: Patti Morgan



MOST ORIGINAL CARDS GENERATED

**1. Travis Daniels**  
9,482 Original Cards  
Dir: Denise Gilbert



SGA CATEGORY VII

**1. Nick Moore**  
112.1% Performance Factor  
RTN: 75.2



SGA CATEGORY VIII

**1. Ernest Powell**  
117.6% Performance Factor  
RTN: 75.3



SGA CATEGORY IX

**1. John Young**  
107.9% Performance Factor  
RET: 78.9



SGA CATEGORY X

**1. Jay Washington**  
116.6% Performance Factor  
RTN: 74.8



SGA CATEGORY XI

**1. Albert Serur**  
163.6% Performance Factor  
RTN: 74.6



SALES DIRECTOR

**1. Brian Wilson**  
18.06% Growth



PR MANAGER CATEGORY I

**1. JT Tasker**  
90.0% of Objective  
Dir: Michelle Baxter



PR MANAGER CATEGORY II

**1. Stephanie Baumann**  
86.5% of Objective  
Dir: Denise Gilbert



PR MANAGER CATEGORY III

**1. Chuck Hill**  
91.5% of Objective  
Dir: Denise Gilbert

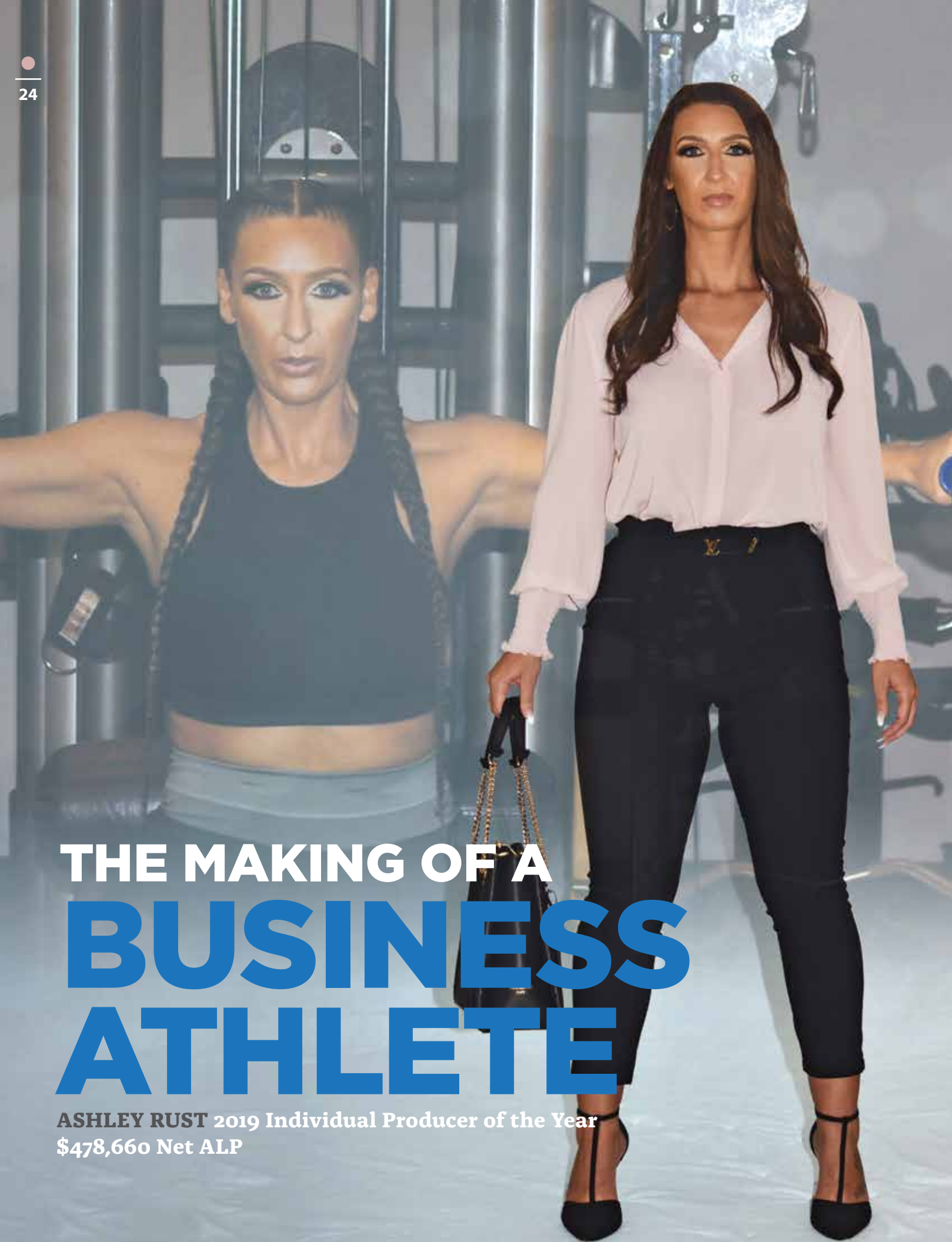


PR DIRECTOR

**1. Michelle Baxter**  
83.2% of Objective

# THE MAKING OF A BUSINESS ATHLETE

**ASHLEY RUST** 2019 Individual Producer of the Year  
\$478,660 Net ALP



**ASHLEY RUST** has always been active in sports and was a successful high school athlete, playing basketball (her first love), volleyball, and softball. She received her Bachelor's degree in Exercise Science on a full basketball scholarship to Bethel College, and her Master's Degree in Applied Behavioral Analysis with an emphasis in Autism from Ball State University. She credits the discipline and hard work of her athletic activities for preparing her to transition smoothly into the role of business athlete and AIL-NILICO's #1 Individual Producer of the Year.

Selling insurance was hardly the career she planned. "I've always felt called to help people," Ashley says. That led her to work at an autism center for three years, inspired by her nephew who has autism. She met James Cunningham, who shares her passion for mind-body-spirit fitness, at the gym. She resisted his initial attempts to recruit her, but finally agreed to attend a group interview, liked what she heard, and decided to take a chance. "Eventually, I came to realize I am still helping people, just in a different way."

Her natural drive and coachability meant Ashley was able to rise quickly through the management ranks, but "I just kept thinking that I wanted to make my mark as an individual producer. My goal at that point was to take my mom to Convention and be in the top 10 so I could walk the stage," she says. In December of 2018, she shared her thoughts with James, who agreed to support her efforts.

With that as her goal, Ashley stormed into 2019. After reaching the YTD Net ALP requirement needed to qualify by mid-year, she decided she really wanted to share her big moment onstage with her entire family. "But I realized that in order to do that, I'd have to be #1. I knew I could do it and James was behind me every step of the way," Ashley says. Being able to provide her family with "the vacation of a lifetime" became her driving factor.

We asked Ashley what she thinks is the most important lesson an agent needs to learn to achieve success at AIL-NILICO. "You can't teach work ethic," she says without hesitation. "A while back, I ran into an old coach who asked me what I was doing. He said he remembered me as always working hard, always wanting to be the best, and that's still true."

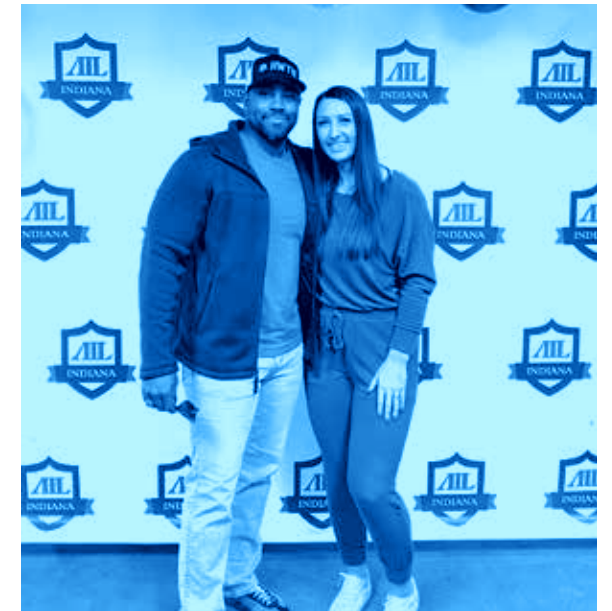
As far as advice, Ashley says people should never give up on themselves. "So many people hit that first bump in the road and are ready to call it quits. Or they get derailed by outside distractions. You have to separate yourself from that and focus 100%. Use your work to help you power through whatever else is going on."

Congratulations, Ashley. We can't wait to see what the future holds for you.

#### "Thanks to:

God, without Him, none of this could have been possible; Mom, my biggest fan; James Cunningham for the amazing level of support throughout; and Patty Baxter for all the help behind the scenes.

And I would like to thank all my friends and family for understanding my goal for the year and sacrificing the time. I missed a lot of things with friends and family to achieve my goal and they all were very understanding and supportive, and that was huge! Also everyone from AIL that reached out, sending me messages throughout the year, encouraging me and cheering me on. There were so many people that said I was inspiring them and helping them, and it really kept me motivated to keep rockin' it the rest of the year!"



**"I am so proud of Ashley for this incredible accomplishment of breaking not only our record for most Net ALP in a week several times this past year, but also our monthly record several times, year record, and also set the Company all-time record for most personal production ever from a female in a single year. I am more proud of the professional integrity she displayed in the process. Ashley executed the whole year like a world-class producer would run their business; with commitment, focus, lots of sacrifice and a plan executed daily. Extraordinary achievements don't happen by accident. Ashley and I sat down together last year in Vegas to develop a plan to solidify making top 10, but all along I kept telling her I believe she could achieve the #1 top producer spot. What she did took tremendous emotional fortitude to get through the long days including rejection while living out of hotels most of the year. Ashley has a good support system, skilled appointment setter, and a very supportive team, who all helped push her all year long.**

**I'm blessed to have personally recruited her and help coach her to this accomplishment. The next level for her will be absolutely tremendous; she hasn't scratched the surface of her potential. Ashley, I look forward to cheering you on as you walk across the Company stage in the Bahamas representing the Indiana team. On behalf of The Cunningham SGA Office, congratulations on achieving Producer of the Year — the best is yet to come! #RWTW #businessathlete"**

**— James Cunningham**





**1**  
KALEN DUGAN  
EL SOBRANTE, CA



**2**  
KEVIN GILLUM  
BRUNSWICK, OH



**3**  
TODD KRUPA  
STEILACOOM, WA



**4**  
LAMBERT MCELRATH  
CLEVELAND, OH



**5**  
TRENTON MILLER  
SACRAMENTO, CA



**6**  
KATHERINE NUMMY  
ROCHESTER, NY



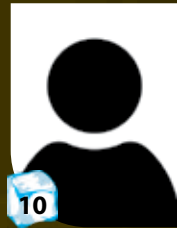
**7**  
WESLEE CAJERAS  
AUCKLAND, NZ



**8**  
ROBERTO SAMANO DIAZ  
UKIAH, CA



**9**  
JASMIN HIDALGO  
MORGAN HILL, CA



**10**  
DELYSSA ALLEN  
ST LOUIS, MO



**11**  
TERREL HUNT  
FLUSHING, NY



**12**  
JOSEPH SANSOBRINO  
FLUSHING, NY



**13**  
RYAN CLAWSON  
CLEVELAND, OH



**14**  
RISA MONIZ  
WAIPAHU, HI



**15**  
AZASHA MENIFIELD  
WEXFORD, PA



**16**  
SARAH HANDY  
LOUISVILLE, KY



**17**  
WILLIAM JONES  
TROY, MI



**18**  
KATY RIVERA  
FLUSHING, NY



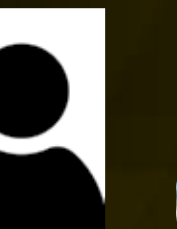
**19**  
VIVIAN TRINH  
RENO, NV



**20**  
ROCHELLE MAGPANTAY  
BEAVERTON, OR



**21**  
TERENA RUSSELL  
ST LOUIS, MO



**22**  
SHAWN QUICK  
LUBBOCK, TX



**23**  
TYLER TANNER  
SEATTLE, WA

ICEBREAKERS

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.

## JANUARY

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Kalen Dugan	\$56,307	94	Harold Durana	Altig-Orlovic	
2	Kevin Gillum	\$54,645	95	Mark Neilson	Altig-Orlovic	
3	Todd Krupa	\$32,128	97	Jessica Chang	Altig-Orlovic	
4	Lambert McElrath	\$31,029	99	Brent Bowling	S-S-Parks-Salvaggi	
5	Trenton Miller	\$27,381	95	Mark Neilson	Altig-Orlovic	
6	Katherine Nummy	\$22,359	82	Tyler Dahlin	Brett Gryska	
7	Weslee Cajeras	\$22,017	96	Jonathan Da-al	Steve Friedlander	
8	Roberto Samano Diaz	\$21,204	94	Jacqueline Kabluyen	Altig-Orlovic	
9	Jasmin Hidalgo	\$20,877		74.2	Walter Henderson	Altig-Orlovic
10	Delyssa Allen	\$20,415	100	Edward Leon	Hart-Dushaj	
11	Terrel Hunt	\$20,380	97	Shahab Mahdavinejad	Theodore Pappas	
12	Joseph Sansobrin	\$19,921	92	Mariam Shahid	Theodore Pappas	
13	Ryan Clawson	\$19,817	98	Matthew Conrad	S-S-Parks-Salvaggi	
14	Risa Moniz	\$19,384	100	Dan Ikei	Altig-Orlovic	
15	Azasha Menifield	\$19,152	100	Samuel Boyle	Simon Arias	
16	Sarah Handy	\$18,932	91	Crystal Vairetta	Travis Moody	
17	William Jones	\$18,542	100	Paul Smith	Zach Hart	
18	Katy Rivera	\$18,386		75.9	Mark Lahijani	Theodore Pappas
19	Vivian Trinh	\$18,381	98	Denis Snyder	Altig-Orlovic	
20	Rochelle Magpantay	\$18,371	93	Michael Mandella	Altig-Orlovic	
21	Dinor Rexhepi	\$18,185	87	Carey Hartman	Simon Arias	
22	Terena Russell	\$17,931	100	Edward Leon	Hart-Dushaj	
23	Ayishatu Nuhu	\$17,239	87	Mariam Shahid	Theodore Pappas	
24	Ahmed Kassem	\$16,919	99	Joseph Gojcaj	Zach Hart	
25	Nicholas Krause	\$16,828	87	Jeffrey Hudson	Zach Hart	
26	Andrea Monaghan	\$16,809	100	Michael Barlettano	Giglione-Ackerman	
27	Arturo Romero	\$16,378	96	Mike Paragiou	S-S-Parks-Salvaggi	
28	Nicholas Llewellyn	\$16,368		74.8	Brent Bowling	S-S-Parks-Salvaggi
29	Leanna Sinclair	\$16,335	91	Joshua Bacchus	Altig-Orlovic	
30	Frederick Holguin	\$16,258	100	Michael McKiernan	Dustin Venekamp	
31	Angela Velasco	\$16,211	100	Aaron Friedlander	Steve Friedlander	
32	Shawn Quick	\$16,022	100	Heriberto Chavez	Richard Correa	
33	Luke Lopiccolo	\$15,954	92	Jacqueline Kabluyen	Altig-Orlovic	
34	Adam Wheeler	\$15,920	91	Michael van Delft	Satti-Kanaan	
35	Walid Elshahed	\$15,805	86	Iffrah Tahir	Byron Paz	
36	Kristina Short	\$15,786	97	Michael Mandella	Altig-Orlovic	
37	Tyler Tanner	\$15,718	95	Darez Meriwether	Altig-Orlovic	
38	Jeffrey Atkinson	\$15,633	92	Peter Kwiatkowski	S-S-Parks-Salvaggi	
39	Anthony Rivellino	\$15,502		75.4	Matthew Conrad	S-S-Parks-Salvaggi
40	Twana Smith	\$15,462	89	Christie Jauch	Simon Arias	
41	Stephanie Pannone	\$15,432	100	Paul Smith	Zach Hart	
42	Francisco China	\$15,265	89	Beau Locker	Matt Henderson	
43	David Carolan	\$14,701	100	Mariam Shahid	Theodore Pappas	
44	Jordan Young	\$14,479	93	Phillip Waisman	Satti-Kanaan	
45	Stephanie Olsen	\$14,457		81.5	Kimberly Hamilton	Brett Gryska
46	Devin Finley	\$14,369	89	Matthew Dawson	S-S-Parks-Salvaggi	
47	Tanner Arbutnot	\$14,281	90	Beau Locker	Matt Henderson	
48	Anthony Salerno	\$14,238	87	Kimberly Hamilton	Brett Gryska	
49	Raven Fugate	\$14,177	93	Raven Fugate	Dustin Venekamp	
50	Jazmin Rowe	\$14,111	100	Mark Lahijani	Theodore Pappas	

## YTD

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29	Leanna Sinclair	\$16,335	91	Joshua Bacchus	Altig-Orlovic	
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31	Angela Velasco	\$16,211	100	Aaron Friedlander	Steve Friedlander	
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48	Anthony Salerno	\$14,238	87	Kimberly Hamilton	Brett Gryska	
49	Raven Fugate	\$14,177	93	Raven Fugate	Dustin Venekamp	
50	Jazmin Rowe	\$14,111	100	Mark Lahijani	Theodore Pappas	



**1**  
JOSHUA DISHONG  
COLUMBUS, OH



**2**  
DANIEL PERKINS  
PORTLAND, OR



**3**  
AL-KARIM WALJI  
EDMONTON, AB



**4**  
MAREN CONWAY  
BLUE BELL, PA



**5**  
IAN PICKETT  
VANCOUVER, BC



**6**  
MICHAEL VAN DELFT  
HALIFAX, NS



**7**  
ALLISON KUSGEN  
ST LOUIS, MO



**8**  
MUHAMMED ASHRAF  
FLUSHING, NY



**9**  
LILY SAKAI  
LOS ANGELES, CA



**10**  
ROGER FREDERICKS  
LAS VEGAS, NV



**11**  
TENSION MATHER  
SALT LAKE, UT



**12**  
MAX QUASEM  
LOS ANGELES, CA



**13**  
BROOKLYN HEROD  
INDIANAPOLIS, IN



**14**  
MEARDEY KIM  
ORLEANS, ON



**15**  
MARIE CAMPBELL  
LOMBARD, IL



**16**  
MICHAEL MCKIERNAN  
PHOENIX, AZ



**17**  
MASSOUD VAZIRI  
BURNABY, BC



**18**  
AREF SAYEGH  
HALIFAX, NS



**19**  
TANYA BLACK  
WILMINGTON, MA



**20**  
ALEJANDRO SALADRIGAS  
PHOENIX, AZ

## JANUARY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Joshua Dishong	\$82,231	75.8	Joshua Dishong	S-S-Bendure-Hartwig
2	Daniel Perkins	\$35,949	81.6	Joshua Olin	Altig-Orlovic
3	Al-Karim Walji	\$33,187	93.4		Altig-Orlovic
4	Maren Conway	\$32,961	87.9	Marisa Willgruber	Pappas-Quadri
5	Ian Pickett	\$31,421	75.7	Bobby Gujral	Altig-Orlovic
6	Michael van Delft	\$30,256	87.7	Michael van Delft	Satti-Kanaan
7	Allison Kusgen	\$29,782	89.4	Jon Morrow	S-S-Parks-Salvaggi
8	Muhammed Ashraf	\$28,015	84.2	Sabrina Kryshundayal	Theodore Pappas
9	Lily Sakai	\$27,671	93.2		Cohen-Cohen
10	Roger Fredericks	\$26,330	78.9	Adrienne Bragas	Altig-Orlovic
11	Tension Mather	\$25,447	78.3	Joseph Tomanovich	Altig-Orlovic
12	Max Quasem	\$23,697	88.0		Cohen-Cohen
13	Brooklyn Herod	\$21,395	78.1		Moswen Taylor
14	Meardey Kim	\$21,361	78.9	Yussuf El-Zein	Altig-Orlovic
15	Marie Campbell	\$21,246	78.0	Marie Campbell	Bob Olson
16	Michael McKiernan	\$20,860	87.1	David Carpenter	Dustin Venekamp
17	Massoud Vaziri	\$20,683	89.8	Bruce Viaje	Altig-Orlovic
18	Aref Sayegh	\$20,158	82.2	Phillip Waisman	Satti-Kanaan
19	Tanya Black	\$19,982	76.6	Jeffrey Hall	Serur-Yagjian
20	Alejandro Saladrigas	\$19,737	73.2	Michael McKiernan	Dustin Venekamp
21	Mollie Uphoff	\$19,476	74.8	Michael Trinh	Altig-Orlovic
22	Joe Lewo	\$19,462	79.4	Beau Locker	Matt Henderson
23	Richard Carter	\$19,369	92.6	Clint Perry	Altig-Orlovic
24	Joshua Jahnish-Maltese	\$19,308	76.4	Francis Ingulli	Simon Arias
25	Tony Georges	\$19,180	83.4	Matthew Conrad	S-S-Parks-Salvaggi
26	Horace Johnson	\$19,173	76.2		Mark Beckford
27	Andrew Chambers	\$19,053	74.9	Andrew Chambers	Philip Prata
28	Sayed Hashimi	\$18,897	76.7	Mario Chavez	Don Foti
29	Alvin Ali	\$18,861	73.9	Doreen Ryan-Foti	Don Foti
30	Patricia Santamarina	\$18,153	77.8	Michael Mandella	Altig-Orlovic
31	Carmen Arroyo	\$18,037	88.2	Bobby Szwaja	Theodore Pappas
32	Ryan Vance	\$17,684	85.3	Derek Foore	S-S-Parks-Salvaggi
33	Joel Trask	\$17,595	79.9	Christopher Bungay	Satti-Kanaan
34	Lidia Meglei	\$17,542	77.9	David Wang	Bob Olson
35	Mario Francis	\$17,495	73.7	Christopher Bentley	Altig-Orlovic
36	Bryan Juskiw	\$17,148	83.6	Bryan Juskiw	S-S-Bendure-Hartwig
37	Funmilola Elumade	\$17,118	73.0	Reynolds Akuamoa	Theodore Pappas
38	Irma Gallardo	\$17,112	88.7	Steven Warner	Altig-Orlovic
39	Mike Reed	\$16,956	83.7	Meaghan Krecsko	Altig-Orlovic
40	Alex Miller	\$16,917	76.1	Stephen Jeung	Cohen-Cohen
41	Jesse Fullmer	\$16,849	84.6	Jesse Fullmer	Altig-Orlovic
42	Jenny Alvarez	\$16,826	85.2	Atta Saleh	Theodore Pappas
43	Dorota Rusew	\$16,763	83.8	Duane Shaw	Sabrina Lloyd
44	Dustin Dunbar	\$16,715	93.2		Dustin Venekamp
45	Xander Davis	\$16,628	85.3	Ryan Stenglein	Altig-Orlovic
46	Myaa Fallon	\$16,521	80.6	Myaa Fallon	Jamison Weatherspoon
47	Joachim Jean	\$16,477	91.5	Ryan Hall	Laura Fisher
48	Dylan White	\$16,240	83.1	Andrew Bishop	Altig-Orlovic
49	Fabiola Del Palacio	\$16,089	82.3	Erin Allen	Richard Correa
50	Lleison Martinez	\$15,769	79.5	Begona Patino-Lopez	Cisco Perez

ALL TIME RECORD: \$189,995 Net ALP — MARK NEILSON

## YTD

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*1	Joshua Dishong	\$82,231	75.8	Joshua Dishong	S-S-Bendure-Hartwig
*2	Daniel Perkins	\$35,949	81.6	Joshua Olin	Altig-Orlovic
*3	Al-Karim Walji	\$33,187	93.4		Altig-Orlovic
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16	Michael McKiernan	\$20,860	87.1	David Carpenter	Dustin Venekamp
17	Massoud Vaziri	\$20,683	89.8	Bruce Viaje	Altig-Orlovic
18	Aref Sayegh	\$20,158	82.2	Phillip Waisman	Satti-Kanaan
19	Tanya Black	\$19,982	76.6	Jeffrey Hall	Serur-Yagjian
20	Alejandro Saladrigas	\$19,737	73.2	Michael McKiernan	Dustin Venekamp
21	Mollie Uphoff	\$19,476	74.8	Michael Trinh	Altig-Orlovic
22	Joe Lewo	\$19,462	79.4	Beau Locker	Matt Henderson
23	Richard Carter	\$19,369	92.6	Clint Perry	Altig-Orlovic
24	Joshua Jahnish-Maltese	\$19,308	76.4	Francis Ingulli	Simon Arias
25	Tony Georges	\$19,180	83.4	Matthew Conrad	S-S-Parks-Salvaggi
26	Horace Johnson	\$19,173	76.2		Mark Beckford
27	Andrew Chambers	\$19,053	74.9	Andrew Chambers	Philip Prata
28	Sayed Hashimi	\$18,897	76.7	Mario Chavez	Don Foti
29	Alvin Ali	\$18,861	73.9	Doreen Ryan-Foti	Don Foti
30	Patricia Santamarina	\$18,153	77.8	Michael Mandella	Altig-Orlovic
31	Carmen Arroyo	\$18,037	88.2	Bobby Szwaja	Theodore Pappas
32	Ryan Vance	\$17,684	85.3	Derek Foore	S-S-Parks-Salvaggi
33	Joel Trask	\$17,595	79.9	Christopher Bungay	Satti-Kanaan
34	Lidia Meglei	\$17,542	77.9	David Wang	Bob Olson
35	Mario Francis	\$17,495	73.7	Christopher Bentley	Altig-Orlovic
36	Bryan Juskiw	\$17,148	83.6	Bryan Juskiw	S-S-Bendure-Hartwig
37	Funmilola Elumade	\$17,118	73.0	Reynolds Akuamoa	Theodore Pappas
38	Irma Gallardo	\$17,112	88.7	Steven Warner	Altig-Orlovic
39	Mike Reed	\$16,956	83.7	Meaghan Krecsko	Altig-Orlovic
40	Alex Miller	\$16,917	76.1	Stephen Jeung	Cohen-Cohen
41	Jesse Fullmer	\$16,849	84.6	Jesse Fullmer	Altig-Orlovic
42	Jenny Alvarez	\$16,826	85.2	Atta Saleh	Theodore Pappas
43	Dorota Rusew	\$16,763	83.8	Duane Shaw	Sabrina Lloyd
44	Dustin Dunbar	\$16,715	93.2		Dustin Venekamp
45	Xander Davis	\$16,628	85.3	Ryan Stenglein	Altig-Orlovic
46	Myaa Fallon	\$16,521	80.6	Myaa Fallon	Jamison Weatherspoon
47	Joachim Jean	\$16,477	91.5	Ryan Hall	Laura Fisher
48	Dylan White	\$16,240	83.1	Andrew Bishop	Altig-Orlovic
49	Fabiola Del Palacio	\$16,089	82.3	Erin Allen	Richard Correa
50	Lleison Martinez	\$15,769	79.5	Begona Patino-Lopez	Cisco Perez

ALL TIME RECORD: \$756,403 Net ALP — JOSH DISHONG

LIFETIME RECORD: \$3,517,034 Net ALP — MAX QUASEM 11/30/19

# SUPERVISING AGENTS



**1**  
IAN ROULEAU  
TROY, MI



**2**  
JASON KHODADADIAN  
FLUSHING, NY



**3**  
MORIAH CHANDLER  
ALAMONTE SPRINGS, FL



**4**  
JONATHAN CONN  
TROY, MI



**5**  
TRISTON MILLER  
CLEVELAND, OH



**6**  
JOSHUA EGYUD  
WEXFORD, PA



**7**  
JEROME BENENATI  
TROY, MI



**8**  
TALEB JAMMOUL HAJALI  
MIAMI, FL



**9**  
SULLENA STATON  
WEXFORD, PA



**10**  
ANTHONY BILLHIMER  
WEXFORD, PA

## JANUARY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Ian Rouleau	\$67,269	\$66,769	91	Paul Smith	Zach Hart
2	Jason Khodadadian	\$66,399	\$90,906	86	Mariam Shahid	Theodore Pappas
3	Moriah Chandler	\$60,152	\$67,615	92	Beau Locker	Matt Henderson
4	Jonathan Conn	\$50,421	\$54,450	93	Joseph Gojcaj	Zach Hart
5	Triston Miller	\$37,713	\$46,571	96	Brent Bowling	S-S-Parks-Salvaggi
6	Joshua Egyud	\$31,618	\$44,190		78.6 Sokol Fazliu	Simon Arias
7	Jerome Benenati	\$31,238	\$28,724	91	Joseph Gojcaj	Zach Hart
8	Taleb Jammoul Hajali	\$26,312	\$32,965	93	Patricia Contreras	Beto Quintero
9	Sullena Staton	\$24,328	\$41,296	83	Steven Dell	Simon Arias
10	Anthony Billhimer	\$24,250	\$28,933	94	Tristan Dlabik	Simon Arias
11	Domingo Marcelo	\$20,550	\$22,491	87	Patrick Knouse	Slav Bitman
12	John Wegley	\$19,620	\$27,918	95	Samuel Boyle	Simon Arias
13	Kwabena Antwi	\$18,956	\$21,358		76.3 Marie Laine	Kyle Johnson
14	Arturo Romero	\$17,538	\$33,916	96	Mike Paragiou	S-S-Parks-Salvaggi
15	Johnny Santiago	\$16,966	\$22,166	97	Jeffrey Espinal	Theodore Pappas
16	David Hurst	\$16,340	\$27,300	97	Paul Smith	Zach Hart
17	Nicholas Llewellyn	\$16,231	\$32,599	85	Brent Bowling	S-S-Parks-Salvaggi
18	Marvin Gonzalez	\$16,074	\$25,805	80	Mark Lahijani	Theodore Pappas
19	Shannon Vidal	\$15,879	\$28,741	100	Ernesto Delgadillo	Mathew Hart
20	Ryan Hritz	\$14,924	\$24,974	95	Gregory Rudolph	Simon Arias

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Ian Rouleau	\$67,269	\$66,769	91	Paul Smith	Zach Hart
*2	Jason Khodadadian	\$66,399	\$90,906	86	Mariam Shahid	Theodore Pappas
*3	Moriah Chandler	\$60,152	\$67,615	92	Beau Locker	Matt Henderson
*4	Jonathan Conn	\$50,421	\$54,450	93	Joseph Gojcaj	Zach Hart
*5	Triston Miller	\$37,713	\$46,571	96	Brent Bowling	S-S-Parks-Salvaggi
6	Joshua Egyud	\$31,618	\$44,190		78.6 Sokol Fazliu	Simon Arias
7	Jerome Benenati	\$31,238	\$28,724	91	Joseph Gojcaj	Zach Hart
8	Taleb Jammoul Hajali	\$26,312	\$32,965	93	Patricia Contreras	Beto Quintero
9	Sullena Staton	\$24,328	\$41,296	83	Steven Dell	Simon Arias
10	Anthony Billhimer	\$24,250	\$28,933	94	Tristan Dlabik	Simon Arias
11	Domingo Marcelo	\$20,550	\$22,491	87	Patrick Knouse	Slav Bitman
12	John Wegley	\$19,620	\$27,918	95	Samuel Boyle	Simon Arias
13	Kwabena Antwi	\$18,956	\$21,358		76.3 Marie Laine	Kyle Johnson
14	Arturo Romero	\$17,538	\$33,916	96	Mike Paragiou	S-S-Parks-Salvaggi
15	Johnny Santiago	\$16,966	\$22,166	97	Jeffrey Espinal	Theodore Pappas
16	David Hurst	\$16,340	\$27,300	97	Paul Smith	Zach Hart
17	Nicholas Llewellyn	\$16,231	\$32,599	85	Brent Bowling	S-S-Parks-Salvaggi
18	Marvin Gonzalez	\$16,074	\$25,805	80	Mark Lahijani	Theodore Pappas
19	Shannon Vidal	\$15,879	\$28,741	100	Ernesto Delgadillo	Mathew Hart
20	Ryan Hritz	\$14,924	\$24,974	95	Gregory Rudolph	Simon Arias

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUDZINSKA | \$788,594 Net ALP — ARIF HAJRO

# GENERAL AGENTS



**1**  
BRANDON DUSEVIC  
TROY, MI



**2**  
JOE LEWO  
ALAMONTE SPRINGS, FL



**3**  
DANIEL PRINZO  
CLEVELAND, OH



**4**  
MOHAMAD RAYCHOUNI  
TROY, MI



**5**  
JORGE TORIBIO  
FLUSHING, NY



**6**  
JACOB BROWN  
ST LOUIS, MO



**7**  
JENNA GRULA  
WEXFORD, PA



**8**  
TRAVIS KOVACH  
CLEVELAND, OH



**9**  
ERIKA WALKER  
TUALATIN, OR



**10**  
KLYO VIDAL  
MIAMI, FL

## JANUARY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Brandon Dusevic	\$106,073	\$147,813	89	Paul Smith	Zach Hart
2	Joe Lewo	\$72,500	\$97,477	93	Beau Locker	Matt Henderson
3	Daniel Prinzo	\$64,140	\$143,839		81.8 Brent Bowling	S-S-Parks-Salvaggi
4	Mohamad Raychouni	\$60,906	\$97,470	90	Joseph Gojcaj	Zach Hart
5	Jorge Toribio	\$49,681	\$82,626	91	Jeffrey Espinal	Theodore Pappas
6	Jacob Brown	\$49,208	\$57,525		77.7 Edward Leon	Hart-Dushaj
7	Jenna Grula	\$48,709	\$81,883		82.0 Sokol Fazliu	Simon Arias
8	Travis Kovach	\$46,192	\$99,886		81.7 Matthew Conrad	S-S-Parks-Salvaggi
9	Erika Walker	\$43,826	\$68,863	95	Michael Mandella	Altig-Orlovic
10	Klyo Vidal	\$41,300	\$61,746	95	Patricia Contreras	Beto Quintero
11	Eric Caballero	\$40,694	\$45,165	91	Heriberto Chavez	Richard Correa
12	Demetrius James	\$35,855	\$49,333	93	Patrick Knouse	Slav Bitman
13	Adel Al Choufi Naim	\$35,749	\$34,437	94	Juan Diaz	Gonzalez-H-W
14	Michael Stuver	\$34,638	\$63,092		75.5 Jeffrey Hudson	Zach Hart
15	Nicole Mead	\$32,592	\$61,441		73.4 Michael Mandella	Altig-Orlovic
16	Brandon Eck	\$31,959	\$37,656	93	Mike Paragiou	S-S-Parks-Salvaggi
17	Kayla McIver	\$31,354	\$31,354	100	Ryan Stenglein	Altig-Orlovic
18	Jean Romero Capote	\$30,822	\$34,114	98		HO Houston Latino
19	Justin Diaz	\$30,820	\$71,798		80.3 Jeffrey Espinal	Theodore Pappas
20	Anton Ljuljdjuraj	\$29,130	\$48,389	100	Brandon Neal	Hart-Dushaj

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Brandon Dusevic	\$106,073	\$147,813	89	Paul Smith	Zach Hart
*2	Joe Lewo	\$72,500	\$97,477	93	Beau Locker	Matt Henderson
*3	Daniel Prinzo	\$64,140	\$143,839		81.8 Brent Bowling	S-S-Parks-Salvaggi
*4	Mohamad Raychouni	\$60,906	\$97,470	90	Joseph Gojcaj	Zach Hart
*5	Jorge Toribio	\$49,681	\$82,626	91	Jeffrey Espinal	Theodore Pappas
6	Jacob Brown	\$49,208	\$57,525		77.7 Edward Leon	Hart-Dushaj
7	Jenna Grula	\$48,709	\$81,883		82.0 Sokol Fazliu	Simon Arias
8	Travis Kovach	\$46,192	\$99,886		81.7 Matthew Conrad	S-S-Parks-Salvaggi
9	Erika Walker	\$43,826	\$68,863	95	Michael Mandella	Altig-Orlovic
10	Klyo Vidal	\$41,300	\$61,746	95	Patricia Contreras	Beto Quintero
11	Eric Caballero	\$40,694	\$45,165	91	Heriberto Chavez	Richard Correa
12	Demetrius James	\$35,855	\$49,333	93	Patrick Knouse	Slav Bitman
13	Adel Al Choufi Naim	\$35,749	\$34,437	94	Juan Diaz	Gonzalez-H-W
14	Michael Stuver	\$34,638	\$63,092		75.5 Jeffrey Hudson	Zach Hart
15	Nicole Mead	\$32,592	\$61,441		73.4 Michael Mandella	Altig-Orlovic
16	Brandon Eck	\$31,959	\$37,656	93	Mike Paragiou	S-S-Parks-Salvaggi
17	Kayla McIver	\$31,354	\$31,354	100	Ryan Stenglein	Altig-Orlovic
18	Jean Romero Capote	\$30,822	\$34,114	98		HO Houston Latino
19	Justin Diaz	\$30,820	\$71,798		80.3 Jeffrey Espinal	Theodore Pappas
20	Anton Ljuljdjuraj	\$29,130	\$48,389	100	Brandon Neal	Hart-Dushaj

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON





**JEFFREY ESPINAL**  
FLUSHING, NY



**BEAU LOCKER**  
ALTA MONTE SPRINGS, FL



**SHAHAB MAHDAVINEJAD**  
FLUSHING, NY



**PHI PHAN**  
SAN DIMAS, CA



**MIKE PARAGIOU**  
ST LOUIS, MO



**SLAVITA HUT**  
TULSA, OK



**SOKOL FAZLIU**  
WEXFORD, PA



**JUSTIN ADAMS**  
WEXFORD, PA



**MAVRICK FREDERICKS**  
BOYNTON BEACH, FL



**JAMES CASSIE**  
MIAMI LAKES, FL



**THEODORE RYAN**  
ROCHESTER, NY



**JOSHUA BACCHUS**  
MISSISSAUGA, ON



**BOBBY PARK**  
LYNNWOOD, WA



**DEREK WOO**  
BURNABY, BC



**ALEXANDRA GRAHAM**  
HARRISBURG, PA



**JOSEPH GOJCAJ**  
TROY, MI

**Rookie**

## JANUARY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Jeffrey Espinal</b>	152.0%	\$215,817	\$85,648		75.7	Theodore Pappas
<b>II Beau Locker</b>	38.2%	\$192,603	\$139,393		73.3	Matt Henderson
<b>III Shahab Mahdavejad</b>	163.3%	\$148,972	\$56,588		76.0	Theodore Pappas
Mark Lahijani	32.6%	\$122,161	\$92,138		76.3	Theodore Pappas
<b>IV Phi Phan</b>	127.3%	\$93,503	\$41,128		77.7	Desi Dimitrova
Marisa Willgruber	89.7%	\$110,962	\$58,484		74.6	Pappas-Quadri
David Wang	34.3%	\$104,845	\$78,059		76.2	Bob Olson
<b>V Mike Paragiou</b>	111.8%	\$108,882	\$51,405		75.6	S-S-Parks-Salvaggi
Michael Mandella	89.6%	\$155,831	\$82,211		73.3	Altig-Orlovic
Alan Sedaghat	17.0%	\$83,370	\$71,278		77.2	Altig-Orlovic
<b>VI Slavita Hut</b>	188.8%	\$88,321	\$30,579		76.9	John Young
Brody Maughan-Evanson	104.2%	\$92,363	\$45,232		81.2	Simon Arias
<b>VII Sokol Fazliu</b>	44.7%	\$81,883	\$56,576		77.0	Simon Arias
Matthew Diulus	17.7%	\$69,992	\$59,448		73.2	Simon Arias
<b>VIII Justin Adams</b>	147.1%	\$42,759	\$17,306		77.7	Simon Arias
Joshua Dishong	31.2%	\$82,231	\$62,695		78.5	S-S-Bendure-Hartwig
Christopher Hintz	14.8%	\$47,696	\$41,556		79.0	Altig-Orlovic
<b>IX Mavrick Fredericks</b>	154.2%	\$61,908	\$24,350		74.3	Evan Holzhauser
Ransey Vazquez	70.0%	\$66,486	\$39,104		77.6	Bob Olson
Melinda-Rae Lyse	34.4%	\$37,004	\$27,531		76.2	Altig-Orlovic
<b>X James Cassie</b>	99.9%	\$65,498	\$32,764		78.4	Williams-Akinade-Musso
Daniel Umbertone	63.1%	\$43,184	\$26,473		79.7	Altig-Orlovic
Kevin Butchino	42.0%	\$35,589	\$25,065		74.9	Gabriel Feldmann
<b>XI Theodore Ryan</b>	149.9%	\$58,170	\$23,281		76.4	Brett Gryska
Jon Morrow	81.6%	\$55,161	\$30,379		78.6	S-S-Parks-Salvaggi
Jordan Chalom	46.4%	\$40,576	\$27,715		80.3	Josh Chalom
<b>XII Joshua Bacchus</b>	74.2%	\$38,012	\$21,816		79.5	Altig-Orlovic
Levar Morgan	62.6%	\$50,231	\$30,890		79.2	Theodore Pappas
Ryan Witham	55.2%	\$38,337	\$24,709		74.9	Brett Gryska
<b>XIII Bobby Park</b>	1475.7%	\$73,521	\$4,666		77.3	Altig-Orlovic
Thomas Romeo	508.0%	\$29,699	\$4,884		79.9	Pappas-Quadri
Shawn Lewicki	225.0%	\$32,055	\$9,863		74.1	Hart-Lewicki
<b>XIV Derek Woo</b>	151.1%	\$14,469	\$5,762		85.9	Altig-Orlovic
Denis Snyder	150.6%	\$19,528	\$7,791		76.7	Altig-Orlovic
Brian Jerome	44.9%	\$19,305	\$13,320		76.8	Tom Williams
<b>XV Alexandra Graham</b>	518038700.0%	\$17,268	\$0		86.6	Greg Graham
Jadwiga Martins	699.2%	\$6,338	\$793		73.5	Altig-Orlovic
Mandale Tolefree	83.9%	\$11,475	\$6,239		81.3	Jose Carvajal

ALL TIME RECORD: \$595,303 Net ALP — MARC SALVAGGI

## JANUARY ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie Joseph Gojcay</b>	324.9%	\$94,879	\$29,200	143,989	89		Zach Hart
Paul Smith	322.8%	\$94,261	\$29,200	129,787		81.1	Zach Hart
John Santosuosso	211.9%	\$61,887	\$29,200	72,895		75.0	Brett Gryska
Heriberto Chavez	203.7%	\$59,468	\$29,200	63,788		76.5	Richard Correa
Mariam Shahid	193.0%	\$56,346	\$29,200	94,598	84		Theodore Pappas
Ashley Clarke	188.2%	\$54,956	\$29,200	81,669		73.1	Ernest Powell
Harold Durana	186.9%	\$54,568	\$29,200	63,737	91		Altig-Orlovic
Juan Diaz	176.7%	\$51,585	\$29,200	51,669	94		Gonzalez-H-W
Edward Leon	147.4%	\$43,041	\$29,200	80,147	93		Hart-Dushaj
Jonathan Phillips	139.9%	\$40,857	\$29,200	53,439		76.0	Blake Ralston

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Jeffrey Espinal</b>	72.6%	\$215,817	\$125,007		75.7	Theodore Pappas
<b>II Beau Locker</b>	65.6%	\$192,603	\$116,274		73.3	Matt Henderson
<b>III Shahab Mahdavejad</b>	62.2%	\$148,972	\$91,823		76.0	Theodore Pappas
Mark Lahijani	27.0%	\$122,161	\$96,221		76.3	Theodore Pappas
<b>IV Marisa Willgruber</b>	54.0%	\$110,962	\$72,069		74.6	Pappas-Quadri
David Wang	29.0%	\$104,845	\$81,255		76.2	Bob Olson
<b>V Michael Mandella</b>	108.2%	\$155,831	\$74,845		73.3	Altig-Orlovic
Mike Paragiou	47.4%	\$108,882	\$73,887		75.6	S-S-Parks-Salvaggi
<b>VI Brody Maughan-Evanson</b>	47.2%	\$92,363	\$62,746		81.2	Simon Arias
Slavita Hut	38.8%	\$88,321	\$63,628		76.9	John Young
Jason Bratin	31.6%	\$80,785	\$61,396		80.1	Simon Arias
<b>VII Sokol Fazliu</b>	53.9%	\$81,883	\$53,219		77.0	Simon Arias
Matthew Diulus	25.6%	\$69,992	\$55,710		73.2	Simon Arias
<b>VIII Joshua Dishong</b>	78.8%	\$82,231	\$46,003		78.5	S-S-Bendure-Hartwig
<b>IX Mavrick Fredericks</b>	47.0%	\$61,908	\$42,104		74.3	Evan Holzhauser
Ransey Vazquez	46.7%	\$66,486	\$45,309		77.6	Bob Olson
Atta Saleh	31.7%	\$55,271	\$41,953		80.4	Theodore Pappas
<b>X James Cassie</b>	75.5%	\$65,498	\$37,317		78.4	Williams-Akinade-Musso
Raul Rojas	44.4%	\$55,753	\$38,610		76.9	Jose Carvajal
Daniel Umbertone	28.2%	\$43,184	\$33,684		79.7	Altig-Orlovic
<b>XI Theodore Ryan</b>	86.0%	\$58,170	\$31,271		76.4	Brett Gryska
Jordan Chalom	38.6%	\$40,576	\$29,269		80.3	Josh Chalom
Evan Donoghue	18.5%	\$37,412	\$31,562		74.2	Corey Neff
<b>XII Levar Morgan</b>	75.5%	\$50,231	\$28,614		79.2	Theodore Pappas
Massoud Vaziri	50.5%	\$40,214	\$26,729		76.1	Altig-Orlovic
Ryan Witham	44.8%	\$38,337	\$26,485		74.9	Brett Gryska
<b>XIII Bobby Park</b>	218.8%	\$73,521	\$23,059		77.3	Altig-Orlovic
Shawn Lewicki	84.7%	\$32,055	\$17,356		74.1	Hart-Lewicki
Maurice Coleman	80.1%	\$39,948	\$22,180		74.6	Brian Schreiter
<b>XIV Brandon Minor</b>	169.8%	\$27,202	\$10,081		79.7	Altig-Orlovic
Denis Snyder	108.4%	\$19,528	\$9,369		76.7	Altig-Orlovic
Chris La Fond	65.7%	\$24,588	\$14,841		80.8	Altig-Orlovic
<b>XV Alexandra Graham</b>	234.1%	\$17,268	\$5,168		86.6	Greg Graham
Jadwiga Martins	100.7%	\$6,338	\$3,159		73.5	Altig-Orlovic
Mandale Tolefree	76.3%	\$11,475	\$6,507		81.3	Jose Carvajal

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

## YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie Joseph Gojcay</b>	324.9%	\$94,879	\$29,200	143,989	89		Zach Hart
Paul Smith	322.8%	\$94,261	\$29,200	129,787		81.1	Zach Hart
John Santosuosso	211.9%	\$61,887	\$29,200	72,895		75.0	Brett Gryska
Heriberto Chavez	203.7%	\$59,468	\$29,200	63,788		76.5	Richard Correa
Mariam Shahid	193.0%	\$56,346	\$29,200	94,598	84		Theodore Pappas
Ashley Clarke	188.2%	\$54,956	\$29,200	81,669		73.1	Ernest Powell
Harold Durana	186.9%	\$54,568	\$29,200	63,737	91		Altig-Orlovic
Juan Diaz	176.7%	\$51,585	\$29,200	51,669	94		Gonzalez-H-W
Edward Leon	147.4%	\$43,041	\$29,200	80,147	93		Hart-Dushaj
Jonathan Phillips	139.9%	\$40,857	\$29,200	53,439		76.0	Blake Ralston

Spotlight recognizes the top three Master General Agents in Categories I-XV with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2020 Awards Presentation are the top MGA per category from Categories I-XV based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

# REGIONAL GENERAL AGENTS



**I REYNOLDS AKUAMOA**  
FLUSHING, NY



**II WALTER ICAZA**  
MIAMI, FL



**III KIMBERLY HAMILTON**  
ROCHESTER, NY



**IV DARCY SCHRIEBER**  
TROY, MI



**V JEFFREY ESPINAL**  
FLUSHING, NY



**VI MIKE PARAGIOU**  
ST LOUIS, MO



**VII MARISA WILLGRUBER**  
BLUE BELL, PA



**VIII SLAVITA HUT**  
TULSA, OK



**IX MICHAEL MANDELLA**  
PORTLAND, OR



**X HAROLD DURANA**  
SAN JOSE, CA



**XI MIKE ALLEN**  
LOUISVILLE, KY



**XII DIEGO ARANGO PUERTA**  
MIAMI LAKES, FL

Spotlight recognizes the top three Regional General Agents in Categories I-XII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2020 Awards Presentation are the top RGA per category from Categories I-XII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

## JANUARY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Reynolds Akuamo</b>	55.8%	\$466,157	\$299,180	74.8		Theodore Pappas
<b>II Walter Icaza</b>	55.1%	\$300,371	\$193,703	79.2		Beto Quintero
<b>III Kimberly Hamilton</b>	94.8%	\$243,462	\$124,984	75.9		Brett Gryska
Michael Russin	15.8%	\$138,642	\$119,685	80.7		Simon Arias
<b>IV Darcy Schrieber</b>	17.4%	\$158,846	\$135,322	78.4		Zach Hart
Bruce Viaje	14.4%	\$155,015	\$135,488	76.4		Altig-Orlovic
<b>V Jeffrey Espinal</b>	174.4%	\$217,331	\$79,197	75.7		Theodore Pappas
Chris La Fond	69.5%	\$195,069	\$115,088	77.3		Altig-Orlovic
Gary Slocum	64.5%	\$106,408	\$64,704	75.7		Desi Dimitrova
<b>VI Mike Paragiou</b>	103.9%	\$164,043	\$80,443	76.8		S-S-Parks-Salvaggi
Romal Omid	64.7%	\$90,004	\$54,632	76.5		Mathew Hart
Brody Maughan-Evanson	41.0%	\$127,619	\$90,514	77.8		Simon Arias
<b>VII Marisa Willgruber</b>	156.1%	\$144,845	\$56,547	75.9		Pappas-Quadri
Alan Sedaghat	18.6%	\$81,380	\$68,608	77.3		Altig-Orlovic
Johnny Ly	17.8%	\$91,473	\$77,626	74.2		Gigliione-Ackerman
<b>VIII Slavita Hut</b>	202.0%	\$92,492	\$30,627	76.9		John Young
Ransey Vazquez	64.2%	\$104,829	\$63,856	76.6		Bob Olson
Steven Dell	30.2%	\$70,366	\$54,029	76.0		Simon Arias
<b>IX Michael Mandella</b>	213.3%	\$155,831	\$49,745	73.3		Altig-Orlovic
Kelly Ekker	137.7%	\$83,704	\$35,216	82.9		Tiffany Roland
Peter Kwiatkowski	135.7%	\$74,194	\$31,474	83.7		S-S-Parks-Salvaggi
<b>X Harold Durana</b>	265.7%	\$71,774	\$19,624	91		Altig-Orlovic
Andrew Bishop	152.1%	\$72,911	\$28,918	91		Altig-Orlovic
Mavrick Fredericks	77.7%	\$58,162	\$32,725	78.8		Evan Holzhauer
<b>XI Mike Allen</b>	256.7%	\$60,812	\$17,049	94		Travis Moody
Ricardo Subero	194.3%	\$80,777	\$27,451	95		Kyle Johnson
Daniel Umbertone	118.7%	\$48,441	\$22,153	79.7		Altig-Orlovic
<b>XII Diego Arango Puerta</b>	2600819900.0%	\$86,694	\$0	89		Gonzalez-H-W
Paul Rumbuc	1229009900.0%	\$40,967	\$0	99		Brett Gryska
Justin Brent	939029900.0%	\$31,301	\$0	90		James Cunningham

ALL TIME RECORD: \$1,143,711 Net ALP — MATTHEW PARKS

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Reynolds Akuamo</b>	39.0%	\$466,157	\$335,313	74.8		Theodore Pappas
<b>II Joshua Olin</b>	11.3%	\$310,675	\$279,043	75.8		Altig-Orlovic
<b>III Kimberly Hamilton</b>	32.2%	\$243,462	\$184,176	75.9		Brett Gryska
Matthew Conrad	11.9%	\$187,496	\$167,595	82.2		S-S-Parks-Salvaggi
<b>IV Darcy Schrieber</b>	13.2%	\$158,846	\$140,358	78.4		Zach Hart
<b>V Jeffrey Espinal</b>	83.9%	\$217,331	\$118,156	75.7		Theodore Pappas
Chris La Fond	70.7%	\$195,069	\$114,254	77.3		Altig-Orlovic
Elias Boles	48.4%	\$190,478	\$128,326	77.1		Brett Gryska
<b>VI Mike Paragiou</b>	52.7%	\$164,043	\$107,440	76.8		S-S-Parks-Salvaggi
Mark Lahijani	31.1%	\$127,925	\$97,572	76.3		Theodore Pappas
David Wang	23.9%	\$121,822	\$98,311	75.1		Bob Olson
<b>VII Marisa Willgruber</b>	73.7%	\$144,845	\$83,376	75.9		Pappas-Quadri
Johnny Ly	14.7%	\$91,473	\$79,733	74.2		Gigliione-Ackerman
<b>VIII Ransey Vazquez</b>	49.8%	\$104,829	\$69,995	76.6		Bob Olson
Slavita Hut	38.1%	\$92,492	\$66,976	76.9		John Young
<b>IX Michael Mandella</b>	167.2%	\$155,831	\$58,324	73.3		Altig-Orlovic
Kelly Ekker	70.8%	\$83,704	\$49,013	82.9		Tiffany Roland
Sokol Fazliu	56.7%	\$82,805	\$52,837	76.7		Simona Arias
<b>X Andrew Bishop</b>	92.7%	\$72,911	\$37,845	91		Altig-Orlovic
Harold Durana	79.1%	\$71,774	\$40,083	91		Altig-Orlovic
Jordan Chalom	54.5%	\$66,223	\$42,873	79.2		Josh Chalom
<b>XI Ricardo Subero</b>	164.8%	\$80,777	\$30,503	95		Kyle Johnson
Mike Allen	109.6%	\$60,812	\$29,019	94		Travis Moody
Daniel Umbertone	60.3%	\$48,441	\$30,219	79.7		Altig-Orlovic
<b>XII Justin Brent</b>	553.6%	\$31,301	\$4,789	90		James Cunningham
Paul Rumbuc	529.3%	\$40,967	\$6,510	99		Brett Gryska
Bobby Park	298.1%	\$80,765	\$20,287	77.3		Altig-Orlovic

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS



THEODORE PAPPAS



BRETT GRYSKA



BETO QUINTERO



JAMISON WEATHERSPOON



DESI DIMITROVA



NICK MOORE



RYAN BISANZ



BYRON PAZ



JOHN YOUNG



ALBERT SERUR



ANDRE MCCALLUM

EC = 2020 Executive Council Member

† Performance Factor = (% Net ALP Obj + % Recruit Obj) ÷ 2

Spotlight recognizes SGAs in Categories I-XII based on Performance Factor. The SGAs who will be recognized at the 2021 Awards Presentation are the top SGA per category from Categories I-XII based on Performance Factor (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition

TOP PERFORMANCE FACTOR



ANDRE MCCALLUM  
Category XI  
163.4 PF



GONZALEZ-H-W  
Category XII  
178.9 PF

JANUARY

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
<b>I Theodore Pappas</b>	111.3	\$922,756	\$820,000	112.5	48	41	110.0		77.7	53.7
Giglione-Ackerman	96.2	\$571,734	\$693,800	82.4	57	47	110.0		76.5	4.4
Zach Hart	95.6	\$546,285	\$633,500	86.2	42	40	105.0		78.7	-9.1
Altig-Orlovic	93.4	\$3,540,963	\$4,417,500	80.2	209	196	106.6		77.2	5.4
<b>II Brett Gryska</b>	102.9	\$568,092	\$593,600	95.7	40	24	110.0		77.9	22.8
Cohen-Cohen	94.5	\$356,523	\$451,600	78.9	22	18	110.0		79.6	-17.3
<b>III Beto Quintero</b>	123.7	\$300,372	\$203,900	147.3	31	31	100.0		79.1	88.6
Satti-Kanaan	93.2	\$244,330	\$319,600	76.4	17	15	110.0		79.5	19.3
<b>IV Jamison Weatherspoon</b>	101.0	\$293,673	\$305,100	96.3	37	35	105.7		74.4	7.1
Hart-Dushaj	98.0	\$149,751	\$174,000	86.1	18	16	110.0		82.0	37.6
Williams-Akinade-Musso	97.1	\$268,084	\$299,200	89.6	23	22	104.5	98		-2.2
<b>V Desi Dimitrova</b>	103.2	\$118,141	\$111,000	106.4	14	14	100.0		75.9	65.6
Laura Fisher	90.1	\$143,037	\$178,300	80.2	14	14	100.0		79.6	-3.8
<b>VI Nick Moore</b>	110.8	\$143,421	\$128,400	111.7	11	10	110.0		76.0	50.7
Pappas-Quadri	103.2	\$165,306	\$155,300	106.4	13	13	100.0		75.8	7.7
Josh Chalom	93.1	\$118,714	\$137,800	86.1	8	8	100.0	90		-5.0
Brian Schreiter	90.0	\$121,568	\$173,700	70.0	11	10	110.0	93		-20.3
<b>VII Ryan Bisanz</b>	113.7	\$111,974	\$94,700	118.2	12	11	109.1		73.4	14.3
Ernest Powell	106.6	\$97,448	\$94,400	103.2	17	10	110.0		74.7	32.9
<b>VIII Byron Paz</b>	109.8	\$100,709	\$91,900	109.6	8	6	110.0	89		20.9
<b>IX John Young</b>	161.5	\$93,331	\$43,800	213.1	14	10	110.0		77.9	282.7
Denis-Michael Catalano	97.7	\$81,263	\$95,200	85.4	11	8	110.0	92		-2.9
Hemerson Gonzalez	93.6	\$44,270	\$32,250	137.3	4	8	50.0		79.0	760.4
<b>X Albert Serur</b>	113.0	\$54,486	\$32,250	168.9	4	7	57.1		73.6	1243.1
<b>XI Andre McCallum</b>	163.4	\$69,928	\$32,250	216.8	10	9	110.0	87		N/A
Gabriel Feldmann	106.2	\$42,683	\$38,000	112.3	8	8	100.0		76.6	49.8
London Nelson	91.7	\$26,897	\$32,250	83.4	7	7	100.0	87		N/A
<b>XII HO Houston Latino</b>	214.1	\$102,615	\$32,250	318.2	10	3	110.0	100		N/A
Gonzalez-H-W	178.9	\$83,162	\$32,250	257.9	7	7	100.0	89		N/A
Mario Hajro	109.0	\$38,028	\$32,250	117.9	0	0	100.0	98		N/A

YTD

Category	PF†	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
<b>I Theodore Pappas</b>	111.3	\$922,756	\$820,000	112.5	48	41	110.0		77.7	53.7
Giglione-Ackerman	96.2	\$571,734	\$693,800	82.4	57	47	110.0		76.5	4.4
Zach Hart	95.6	\$546,285	\$633,500	86.2	42	40	105.0		78.7	-9.1
Altig-Orlovic	93.4	\$3,540,963	\$4,417,500	80.2	209	196	106.6		77.2	5.4
<b>II Brett Gryska</b>	102.9	\$568,092	\$593,600	95.7	40	24	110.0		77.9	22.8
Cohen-Cohen	94.5	\$356,523	\$451,600	78.9	22	18	110.0		79.6	-17.3
<b>III Beto Quintero</b>	123.7	\$300,372	\$203,900	147.3	31	31	100.0		79.1	88.6
Satti-Kanaan	93.2	\$244,330	\$319,600	76.4	17	15	110.0		79.5	19.3
<b>IV Jamison Weatherspoon</b>	101.0	\$293,673	\$305,100	96.3	37	35	105.7		74.4	7.1
Hart-Dushaj	98.0	\$149,751	\$174,000	86.1	18	16	110.0		82.0	37.6
Williams-Akinade-Musso	97.1	\$268,084	\$299,200	89.6	23	22	104.5	98		-2.2
<b>V Desi Dimitrova</b>	103.2	\$118,141	\$111,000	106.4	14	14	100.0		75.9	65.6
Laura Fisher	90.1	\$143,037	\$178,300	80.2	14	14	100.0		79.6	-3.8
<b>VI Nick Moore</b>	110.8	\$143,421	\$128,400	111.7	11	10	110.0		76.0	50.7
Pappas-Quadri	103.2	\$165,306	\$155,300	106.4	13	13	100.0		75.8	7.7
Josh Chalom	93.1	\$118,714	\$137,800	86.1	8	8	100.0	90		-5.0
Brian Schreiter	90.0	\$121,568	\$173,700	70.0	11	10	110.0	93		-20.3
<b>VII Ryan Bisanz</b>	113.7	\$111,974	\$94,700	118.2	12	11	109.1		73.4	14.3
Ernest Powell	106.6	\$97,448	\$94,400	103.2	17	10	110.0		74.7	32.9
<b>VIII Byron Paz</b>	109.8	\$100,709	\$91,900	109.6	8	6	110.0	89		20.9
<b>IX John Young</b>	161.5	\$93,331	\$43,800	213.1	14	10	110.0		77.9	282.7
Denis-Michael Catalano	97.7	\$81,263	\$95,200	85.4	11	8	110.0	92		-2.9
Hemerson Gonzalez	93.6	\$44,270	\$32,250	137.3	4	8	50.0		79.0	760.4
<b>X Albert Serur</b>	113.0	\$54,486	\$32,250	168.9	4	7	57.1		73.6	1243.1
<b>XI Andre McCallum</b>	163.4	\$69,928	\$32,250	216.8	10	9	110.0	87		N/A
Gabriel Feldmann	106.2	\$42,683	\$38,000	112.3	8	8	100.0		76.6	49.8
London Nelson	91.7	\$26,897	\$32,250	83.4	7	7	100.0	87		N/A
<b>XII HO Houston Latino</b>	214.1	\$102,615	\$32,250	318.2	10	3	110.0	100		N/A
Gonzalez-H-W	178.9	\$83,162	\$32,250	257.9	7	7	100.0	89		N/A
Mario Hajro	109.0	\$38,028	\$32,250	117.9	0	0	100.0	98		N/A

### CATEGORY I



**1**  
MALKA ARONY  
CAVE CREEK, AZ



**2**  
LISA JOHNSON  
SUMMERSVILLE, WV



**1**  
ROBIN DENHAM  
LEE'S SUMMIT, MO



**2**  
TONY ANDERSON  
INDIANAPOLIS, IN



**1**  
TIMOTHY LEARY  
BUFFALO, NY



**2**  
AMANDA CROSS  
LEXINGTON, KY

### CATEGORY II

### CATEGORY III

### CATEGORY IV



**1**  
LISA BENNETT  
ROCKFORD, MI



**2**  
STEVE SANCHEZ  
PEMBROKE PINES, FL



**1**  
PATRENA SMITH  
EAST HARTFORD, CT



**2**  
STEVE ORCHERTON  
VICTORIA, BC



**1**  
JAYMZ HALL  
WOODBURY, MN



**2**  
CRYSTAL SENOUR  
ANNANDALE, NJ

### CATEGORY V

### CATEGORY VI

### CATEGORY VII



**1**  
WILLIAM ROL  
HONOLULU, HI



**2**  
JESSICA CHRISTERSSON  
CORAL SPRINGS, FL



**1**  
LINH NGUYEN  
TACOMA, WA



**2**  
WILLIAM SLOCUM  
YOUNGVILLE, PA

### CATEGORY VIII

### FIRST SIGNED TG



**CURTIS BLAIR**  
LOMBARD, IL



**MARQUISE WHITE**  
PHILADELPHIA, PA



**GERALD WILLIAMS**  
TAMPA, FL

## TOP MANAGERS

### CATEGORY I



**1**  
CHRISTA DAVIS  
YORBA LINDA, CA

### CATEGORY II



**1**  
JOHN KELIHER  
DACULA, GA

### CATEGORY III



**1**  
ROSANNA GILL  
WATERTOWN, MA

## INDIVIDUAL REPS: JANUARY

Category	Rank	Rep	Cards	Obj	% Obj
I	1	Malka Arony	5,786	2,739	211.2%
	2	Lisa Johnson	2,699	1,581	170.7%
	3	Jessica Treybick	1,556	1,774	87.7%
II	1	Robin Denham	2,116	1,255	168.6%
	2	Tony Anderson	1,518	1,156	131.3%
	3	Rebecca Klebsch	963	1,032	93.3%
III	1	Timothy Leary	1,377	1,019	135.2%
	2	Amanda Cross	776	924	84.0%
	3	Ralph Beard	758	914	83.0%
IV	1	Lisa Bennett	1,894	856	221.3%
	2	Steve Sanchez	1,377	782	176.1%
	3	Larry Lozano	855	752	113.7%
V	1	Patrena Smith	1,822	677	269.1%
	2	Steve Orcherton	1,440	700	205.7%
	3	Morgan Breier	785	670	117.2%
VI	1	Jaymz Hall	844	641	131.6%
	2	Crystal Senour	666	597	111.6%
	3	Donna Altshue	658	623	105.6%
VII	1	William Rol	990	513	193.1%
	2	Jessica Christersson	747	530	140.9%
	3	Amy Orlando	738	583	126.6%
VIII	1	Linh Nguyen	1,064	473	224.9%
	2	William Slocum	603	458	131.6%
	3	Joseph Tibayan	442	458	96.4%
Rookie	1	Linh Nguyen	1,064	473	224.9%
IceBreaker	1	William Rol	990	513	193.1%

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	*1	Malka Arony	5,786	2,739	211.2%
	2	Lisa Johnson	2,699	1,581	170.7%
	3	Jessica Treybick	1,556	1,774	87.7%
II	*1	Robin Denham	2,116	1,255	168.6%
	2	Tony Anderson	1,518	1,156	131.3%
	3	Rebecca Klebsch	963	1,032	93.3%
III	*1	Timothy Leary	1,377	1,019	135.2%
	2	Amanda Cross	776	924	84.0%
	3	Ralph Beard	758	914	83.0%
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	2	Steve Sanchez	1,377	782	176.1%
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	2	Steve Orcherton	1,440	700	205.7%
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	3	Donna Altshue	658	623	105.6%
VII	*1	William Rol	990	513	193.1%
	2	Jessica Christersson	747	530	140.9%
	3	Amy Orlando	738	583	126.6%
VIII	*1	Linh Nguyen	1,064	473	224.9%
	2	William Slocum	603	458	131.6%
	3	Joseph Tibayan	442	458	96.4%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: JANUARY

Category	Rank	Manager	Cards	Obj	% Obj
I	1	Christa Davis	8,517	5,826	146.2%
	2	Tami Williams	8,295	7,190	115.4%
II	*1	John Keliher	3,750	4,421	84.8%
	2	Stephanie Baumann	3,540	4,186	84.6%
III	*1	Rosanna Gill	4,004	3,066	130.6%
	2	Billy Sauers	3,780	3,224	117.2%

## MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	*1	Christa Davis	8,517	5,826	146.2%
	2	Tami Williams	8,295	7,190	115.4%
II	*1	John Keliher	3,750	4,421	84.8%
	2	Stephanie Baumann	3,540	4,186	84.6%
III	*1	Rosanna Gill	4,004	3,066	130.6%
	2	Billy Sauers	3,780	3,224	117.2%

## MOST ORIGINAL CARDS GENERATED: YTD



**1**  
PATRENA SMITH  
EAST HARTFORD, CT

**1** PATRENA SMITH  
1,197

**2** LISA BENNETT  
1,065



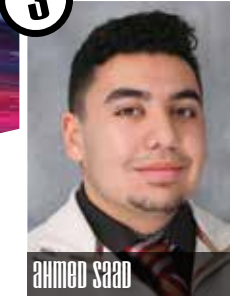


**3** LIHN NGUYEN  
908

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

# WORLD'S GREATEST BONUS

1	2	3	4	5
				
<b>\$18,045</b> S-S-Bendure-Hartwig	<b>\$15,588</b> Hart-Dushaj	<b>\$13,483</b> Zach Hart	<b>\$12,594</b> Altig-Orlovic	<b>\$10,961</b> Simon Arias




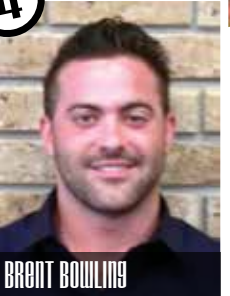

## JANUARY BONUS LEADERS

PAYOUT: \$2,778,956

QUALIFIERS: 3,997

<p><b>\$ 18,045</b> Joshua Dishong</p> <p><b>15,588</b> Anton Ljuljdjuraj</p> <p><b>13,483</b> Ahmed Saad</p> <p><b>12,594</b> Kalen Dugan</p> <p><b>10,961</b> Steven Dell</p> <p><b>10,896</b> Lily Sakai</p> <p><b>10,565</b> Michael van Delft</p> <p><b>10,229</b> Gabriel Myers</p> <p><b>10,016</b> Al-Karim Walji</p> <p><b>9,837</b> Kevin Gillum</p> <p><b>9,375</b> Roger Fredericks</p> <p><b>9,063</b> Fadi Hasani</p> <p><b>8,967</b> Muhammed Ashraf</p> <p><b>7,937</b> Antonio Arabo</p> <p><b>7,814</b> Arif Hajro</p> <p><b>7,790</b> Daniel Perkins</p> <p><b>7,266</b> Maren Conway</p> <p><b>7,231</b> Jordan Young</p> <p><b>7,086</b> Lambert McElrath</p> <p><b>6,603</b> Todd Krupa</p> <p><b>6,562</b> Joshua Jahnish-Maltese</p> <p><b>6,449</b> Richard Carter</p> <p><b>6,447</b> Joey Kennedy</p> <p><b>6,406</b> Rana Shirer</p> <p><b>6,369</b> Trenton Miller</p> <p><b>6,321</b> Abraham Mogilevsky</p> <p><b>6,184</b> Jean Joseph</p> <p><b>6,176</b> Guy Taylor</p> <p><b>6,122</b> Allison Kusgen</p> <p><b>5,987</b> Ian Pickett</p> <p><b>5,707</b> Ashley Rust</p> <p><b>5,687</b> Stacey Glassman</p> <p><b>5,440</b> Irma Gallardo</p> <p><b>5,376</b> Weslee Cajeras</p> <p><b>5,322</b> Elizabeth Garcia</p> <p><b>5,269</b> Mohamad Raychouni</p> <p><b>5,069</b> Tension Mather</p> <p><b>5,056</b> Dustin Dunbar</p> <p><b>5,045</b> Karim Mahamid</p> <p><b>5,030</b> Samir Beydoun</p> <p><b>4,956</b> Max Quasem</p> <p><b>4,849</b> Joseph Sansobrinio</p> <p><b>4,820</b> Joachim Jean</p> <p><b>4,634</b> Nella Lejeune</p> <p><b>4,624</b> Bennito Ayarza</p> <p><b>4,596</b> Ayishatu Nuhu</p> <p><b>4,591</b> Roberto Samano Diaz</p> <p><b>4,529</b> Stuart Pagan</p> <p><b>4,455</b> Marie Campbell</p> <p><b>4,433</b> Katy Rivera</p>	<p><b>\$ 4,416</b> Massoud Vaziri</p> <p><b>4,369</b> Delyssa Allen</p> <p><b>4,329</b> Nicholas Llewellyn</p> <p><b>4,327</b> Ali Musa</p> <p><b>4,320</b> Aaron Chen</p> <p><b>4,296</b> Brooklyn Herod</p> <p><b>4,257</b> Susana Vargas</p> <p><b>4,153</b> Stephen Davis</p> <p><b>4,123</b> Ryan Vance</p> <p><b>4,089</b> Zan Allen</p> <p><b>4,084</b> Alexandra Berberich</p> <p><b>4,059</b> Patricia Wright</p> <p><b>4,051</b> Paul Pestian</p> <p><b>4,039</b> Solgeis Cardozo Mijares</p> <p><b>4,024</b> Ahmed Kassem</p> <p><b>4,018</b> Maria Diringier</p> <p><b>4,017</b> Cameron Ontko</p> <p><b>3,999</b> Meenakshi Chavis</p> <p><b>3,888</b> Hany Mikhail</p> <p><b>3,848</b> Steve Hartman</p> <p><b>3,819</b> Carmen Arroyo</p> <p><b>3,811</b> Matthew Zang</p> <p><b>3,783</b> Daniel Prinzo</p> <p><b>3,754</b> Angela Velasco</p> <p><b>3,749</b> Ryan Clawson</p> <p><b>3,749</b> Terrel Hunt</p> <p><b>3,708</b> Jacob Brown</p> <p><b>3,686</b> Alex Gonzales</p> <p><b>3,685</b> Akinoyemi Akinseye</p> <p><b>3,672</b> Nicholas Krause</p> <p><b>3,666</b> Luis Miranda</p> <p><b>3,644</b> Joe Lewo</p> <p><b>3,638</b> Azasha Menifield</p> <p><b>3,617</b> Horace Johnson</p> <p><b>3,612</b> Mike Reed</p> <p><b>3,612</b> Anthony Rivellino</p> <p><b>3,611</b> Fabiola Del Palacio</p> <p><b>3,599</b> Lidia Meglej</p> <p><b>3,598</b> Arturo Romero</p> <p><b>3,597</b> Michael Romero</p> <p><b>3,573</b> William Jones</p> <p><b>3,519</b> Godwill Barungi</p> <p><b>3,510</b> Pranvera Kelmendi</p> <p><b>3,510</b> David Rockway</p> <p><b>3,504</b> Daymon Green</p> <p><b>3,500</b> Bobby Park</p> <p><b>3,495</b> Sarah Handy</p> <p><b>3,469</b> Shannon Stroud</p> <p><b>3,449</b> Michael McKiernan</p> <p><b>3,446</b> Tiffney Harmouche</p>	<p><b>\$ 3,424</b> Maxon Elozier</p> <p><b>3,408</b> Joseph Sarasin</p> <p><b>3,405</b> London Burnett</p> <p><b>3,405</b> Marie Laine</p> <p><b>3,393</b> Tanya Black</p> <p><b>3,354</b> Veronica Coval</p> <p><b>3,351</b> Tony Georges</p> <p><b>3,348</b> Jason Khodadadian</p> <p><b>3,348</b> Dinor Rexhepi</p> <p><b>3,332</b> Casey Scarpulla</p> <p><b>3,328</b> Sayed Hashimi</p> <p><b>3,315</b> Babajide Obashoto</p> <p><b>3,292</b> Jacob Chattinger</p> <p><b>3,290</b> Dorota Rusew</p> <p><b>3,275</b> Jose Cuellar</p> <p><b>3,255</b> Sherine Zahra</p> <p><b>3,254</b> Gianni Toma</p> <p><b>3,240</b> Jenny Alvarez</p> <p><b>3,231</b> Chris Anderson</p> <p><b>3,229</b> Nadezhda Vitchev</p> <p><b>3,207</b> Alejandro Saladrigas</p> <p><b>3,202</b> Erika Walker</p> <p><b>3,192</b> Zachary Phetteplace</p> <p><b>3,189</b> Nicholas Chuma</p> <p><b>3,189</b> Ronald Spieler</p> <p><b>3,158</b> Mario Francis</p> <p><b>3,148</b> John Lamere</p> <p><b>3,148</b> Raymond Angeles</p> <p><b>3,145</b> Meardye Kim</p> <p><b>3,143</b> Patrick Keohane</p> <p><b>3,130</b> Hakan Ozalpasan</p> <p><b>3,127</b> Tanner Arbutnot</p> <p><b>3,100</b> Peter Kaplanis</p> <p><b>3,088</b> Chris McFoy</p> <p><b>3,074</b> Mike Reed</p> <p><b>3,071</b> Andrew Chambers</p> <p><b>3,051</b> Steven Phillips</p> <p><b>3,036</b> Jesse Fullmer</p> <p><b>3,029</b> Justin Sutton</p> <p><b>3,022</b> Renee L Cunningham</p> <p><b>3,020</b> Edward DeFurio</p> <p><b>3,016</b> Sabrina Agostini</p> <p><b>3,005</b> Joel Trask</p> <p><b>3,022</b> Darez Meriwether</p> <p><b>3,001</b> Hazem Aboueldahab</p> <p><b>3,000</b> Eleza Faison</p> <p><b>3,000</b> Marc Futterweit</p> <p><b>2,994</b> Cameron Spaadacene</p> <p><b>2,966</b> Derya Ekren</p> <p><b>2,934</b> Koa Taylor</p>	<p><b>\$ 2,929</b> Jahara Clark</p> <p><b>2,925</b> Miguel Castillo</p> <p><b>2,925</b> Kamal Tayyib</p> <p><b>2,922</b> Codey Parks</p> <p><b>2,870</b> Shavorne Hudson</p> <p><b>2,868</b> Lleison Martinez</p> <p><b>2,854</b> Vincent Radisek</p> <p><b>2,840</b> Amy Montelius</p> <p><b>2,815</b> Andre Poirier</p> <p><b>2,815</b> Travis Carpenter</p> <p><b>2,803</b> Shannon Vidal</p> <p><b>2,795</b> Julio Salazar</p> <p><b>2,782</b> Richard Bentley</p> <p><b>2,773</b> Walid Elshahed</p> <p><b>2,769</b> David Staffieri</p> <p><b>2,758</b> Francisco Chinaea</p> <p><b>2,741</b> Ngan Pham</p> <p><b>2,723</b> Sungmin Hwang</p> <p><b>2,721</b> Tiffany Perdue</p> <p><b>2,707</b> Janel Wilder</p> <p><b>2,699</b> Anthony Marsella</p> <p><b>2,697</b> Ludovic Tshimpanga</p> <p><b>2,689</b> Kristina Short</p> <p><b>2,688</b> Alvin Ali</p> <p><b>2,687</b> Stephanie Olsen</p> <p><b>2,686</b> Richard Bassett</p> <p><b>2,684</b> Scott Remmey</p> <p><b>2,670</b> Alexander Valencia</p> <p><b>2,668</b> Rochelle Royce</p> <p><b>2,667</b> Bryan Baker</p> <p><b>2,660</b> Luke Lopiccolo</p> <p><b>2,639</b> Patricia Santamarina</p> <p><b>2,636</b> Ikram Al-Shobaki</p> <p><b>2,631</b> Andrew Kesselher</p> <p><b>2,618</b> Greta Guzman Millan</p> <p><b>2,616</b> Dina Boghdady</p> <p><b>2,591</b> Devin Finley</p> <p><b>2,589</b> Bruce Tan</p> <p><b>2,587</b> Myaa Fallon</p> <p><b>2,581</b> Frederick Holguin</p> <p><b>2,576</b> Bryan Juskiw</p> <p><b>2,573</b> Dylan White</p> <p><b>2,564</b> Daniel Bean</p> <p><b>1,972</b> Xander Davis</p> <p><b>2,558</b> Jordan Graham</p> <p><b>2,553</b> Theresa Flores</p> <p><b>2,261</b> Cameron Spadacene</p> <p><b>2,546</b> Anizabeta Parra Gonzalez</p>	<p><b>\$ 2,525</b> Bryon Eddinger</p> <p><b>2,510</b> Tyler Tanner</p> <p><b>2,500</b> Shelby Poston</p> <p><b>2,497</b> Anna Arndt</p> <p><b>2,497</b> Christina Pinnock</p> <p><b>2,490</b> Mario Andres Chavez</p> <p><b>2,474</b> Dawid Liniewski</p> <p><b>2,472</b> Jeffrey Atkinson</p> <p><b>2,470</b> Rosicella Castro</p> <p><b>2,469</b> Terena Russell</p> <p><b>2,461</b> Twana Smith</p> <p><b>2,454</b> Jon Golin</p> <p><b>2,444</b> Adam Wheeler</p> <p><b>2,442</b> Benjamin Kesterson</p> <p><b>2,442</b> Jonathan Da-al</p> <p><b>2,442</b> Anthony Salerno</p> <p><b>2,439</b> Mollie Uphoff</p> <p><b>2,435</b> Jorge Toribio</p> <p><b>2,428</b> Alitina Arakelian</p> <p><b>2,409</b> Gabe Kanakishines</p> <p><b>2,408</b> Ayesha Manzoor</p> <p><b>2,397</b> Casey Jarratt</p> <p><b>2,397</b> Brandon Viaje-Roque</p> <p><b>2,392</b> Andrew Severson</p> <p><b>2,389</b> Tucker Parrish</p> <p><b>2,371</b> Donte Grant</p> <p><b>2,367</b> Stephanie Pannone</p> <p><b>2,367</b> Karen Fleming</p> <p><b>2,361</b> Leanna Sinclair</p> <p><b>2,359</b> Alexandra Longo</p> <p><b>2,347</b> Olivia Fields</p> <p><b>2,342</b> Marshall Lewis</p> <p><b>2,341</b> Andrea Monaghan</p> <p><b>2,321</b> Sergio Miller</p> <p><b>2,318</b> Andrew Kesselher</p> <p><b>2,317</b> Tasha Marker</p> <p><b>2,308</b> Dean Thebaud</p> <p><b>2,299</b> Ross Ewen</p> <p><b>2,296</b> Angelique Piquion</p> <p><b>2,295</b> Vivian Trinh</p> <p><b>2,279</b> Shabir Tahir</p> <p><b>2,277</b> Shawn Quick</p> <p><b>2,275</b> Orett Nelson</p> <p><b>2,270</b> Melinda Skinner</p> <p><b>2,266</b> Nina Blackmon</p> <p><b>2,266</b> Nicolas Smith</p> <p><b>2,261</b> Logan Klink</p> <p><b>2,261</b> Tyra Hamilton</p> <p><b>2,254</b> Adrain Alfred</p> <p><b>2,251</b> Matthew Castelli</p>	<p><b>\$ 2,247</b> Sharif Grays</p> <p><b>2,244</b> Amy Shui</p> <p><b>2,243</b> Jacquelynn Strobbe</p> <p><b>2,241</b> Carly Ferraro</p> <p><b>2,237</b> Tony Geer</p> <p><b>2,236</b> Gregory VanSuch</p> <p><b>2,228</b> Abraham El Refaei</p> <p><b>2,228</b> Julie Aprahamian</p> <p><b>2,221</b> Kelly Ekker</p> <p><b>2,213</b> Brandon Dusevic</p> <p><b>2,206</b> Igor Melcharek</p> <p><b>2,204</b> Alexia Gonzalez</p> <p><b>2,199</b> Vyacheslav Vasilenko</p> <p><b>2,192</b> Alyssa Sadler</p> <p><b>2,180</b> Ricardo Subero</p> <p><b>2,180</b> Richard Shaw</p> <p><b>2,147</b> Jazmin Rowe</p> <p><b>2,143</b> Katherine Flachsenhaar</p> <p><b>2,119</b> Victor Romero</p> <p><b>2,117</b> Juan Nunez</p> <p><b>2,115</b> Denis Snyder</p> <p><b>2,115</b> Tabis Quintero Bonilla</p> <p><b>2,099</b> Kristina Joachim</p> <p><b>2,099</b> Richard Sidoti</p> <p><b>2,096</b> Risa Moniz</p> <p><b>2,085</b> Endy Suriel</p> <p><b>2,083</b> Collins Appiah</p> <p><b>2,072</b> Taulant Bane</p> <p><b>2,059</b> Cathleen Hairston</p> <p><b>2,056</b> Atiya Bell</p> <p><b>2,053</b> Sunil Pillai</p> <p><b>2,047</b> Cash Sampson</p> <p><b>2,044</b> Mandale Tolefree</p> <p><b>2,042</b> Noella Coleman</p> <p><b>2,037</b> Austin A Smith</p> <p><b>2,036</b> Marvin Gonzalez</p> <p><b>2,035</b> Chaz Whittaker</p> <p><b>2,034</b> Jacob Carter</p> <p><b>2,028</b> Austin Rockall</p> <p><b>2,013</b> Delvin Lanier</p> <p><b>2,010</b> Aref Sayegh</p> <p><b>1,997</b> Alex Miller</p> <p><b>1,978</b> Brittmarie Yarian</p> <p><b>1,975</b> Cherrish Taylor</p> <p><b>1,972</b> Athea Buchanan</p> <p><b>1,969</b> Yairaniz Figueroa-Ruiz</p> <p><b>1,956</b> Damen Hartwick</p> <p><b>1,952</b> DeAnthony Hartman</p> <p><b>1,952</b> Tanya Sutton</p> <p><b>1,949</b> Lincoln Dziekonski</p>	<p><b>\$ 1,736</b> Richard Dyer</p> <p><b>1,733</b> Michele Acosta</p> <p><b>1,728</b> Kimberley Lewis</p> <p><b>1,725</b> Christopher Jones</p> <p><b>1,723</b> Julian Hicks</p> <p><b>1,715</b> Fouad Gerges</p> <p><b>1,714</b> Catherine Ferguson</p> <p><b>1,708</b> Harvey Quinn</p> <p><b>1,705</b> Juliya Ostapyuk</p> <p><b>1,696</b> Beau Minnick</p> <p><b>1,696</b> Avery Percival</p> <p><b>1,694</b> Britany Mathews</p> <p><b>1,691</b> Lino Strussione</p> <p><b>1,687</b> Pedro Toro</p> <p><b>1,687</b> Eric Rodriguez</p> <p><b>1,682</b> Danny Alarcon</p> <p><b>1,682</b> Joseph Betts</p> <p><b>1,680</b> Steven Lockhart</p> <p><b>1,678</b> Wayne Burt</p> <p><b>1,673</b> Carmela Pellen</p> <p><b>1,673</b> Jesenia Munoz</p> <p><b>1,669</b> Daniel Schwartz</p> <p><b>1,668</b> Amanda Lustbader</p> <p><b>1,667</b> Sean Taylor</p> <p><b>1,667</b> Michael Dowler</p> <p><b>1,665</b> Robert M Williams</p> <p><b>1,653</b> Alix Albright</p> <p><b>1,653</b> Meagan Payne</p> <p><b>1,643</b> Elifranc Deus</p> <p><b>1,634</b> Emma Schauble</p> <p><b>1,628</b> Mark Lomonaco</p> <p><b>1,625</b> Steven Reeves</p> <p><b>1,624</b> Ronald Knoedler</p> <p><b>1,621</b> Pamela Faircloth</p> <p><b>1,619</b> George Jones</p> <p><b>1,612</b> Elizabeth Pasko</p> <p><b>1,610</b> Raymon Ashley</p> <p><b>1,608</b> Cory Moncol</p> <p><b>1,608</b> Joseph Corwin</p> <p><b>1,605</b> Nick Atallah</p> <p><b>1,602</b> Renee Zinsky</p> <p><b>1,601</b> Ryan Hritz</p> <p><b>1,599</b> Aldo Monteforte</p> <p><b>1,598</b> Anthony Sava</p> <p><b>1,596</b> Ryan Coates</p> <p><b>1,592</b> Nabil Atallah</p> <p><b>1,591</b> Mark Hart</p> <p><b>1,587</b> Holly Simpson</p> <p><b>1,583</b> Christopher McGlynn</p> <p><b>1,574</b> Fatoumata Gassama</p> <p><b>1,571</b> Yvette Nelson</p> <p><b>1,571</b> Ariel Owens</p> <p><b>1,569</b> Nicholas Montiel</p> <p><b>1,566</b> Matthew McDowell</p> <p><b>1,564</b> Raquel Caicedo</p> <p><b>1,557</b> Adam Iglesias DeJesus</p> <p><b>1,556</b> Rachel Seddon</p> <p><b>1,552</b> Christopher Applegate</p> <p><b>1,552</b> Judith Hetherington</p> <p><b>1,550</b> Jesse Spencer</p> <p><b>1,548</b> Brandon Yang</p> <p><b>1,546</b> Mark Diskin</p> <p><b>1,542</b> Patrycja Grudzinska</p> <p><b>1,539</b> Erna Gasanin</p> <p><b>1,539</b> Kade Beck</p> <p><b>1,539</b> Catherine Wright</p> <p><b>1,536</b> Kalie Mendrek</p> <p><b>1,533</b> Irene Simisim</p> <p><b>1,531</b> Yasir Altamimi</p> <p><b>1,529</b> Christopher E Filline</p> <p><b>1,527</b> William Murtha</p> <p><b>1,525</b> Danielle Morales</p> <p><b>1,524</b> Keith Gindlesperger</p> <p><b>1,523</b> Quintessa Petit</p> <p><b>1,516</b> Alondra Cruz Rosario</p> <p><b>1,515</b> Jorge Leon</p> <p><b>1,514</b> Benjamin Ainscough</p> <p><b>1,514</b> Christy Anderson</p> <p><b>1,514</b> Mariama Ly</p> <p><b>1,512</b> Kingsley Ibehi</p> <p><b>1,510</b> Danielle Dhaiti</p> <p><b>1,507</b> Stefane Felix</p> <p><b>1,499</b> Nadia Dixon</p> <p><b>1,499</b> Erin Frazier</p>	<p><b>\$ 1,497</b> Justin Thompson</p> <p><b>1,491</b> JaQuette Faulks</p> <p><b>1,486</b> Richard Tabanji</p> <p><b>1,484</b> Phyo Phyo</p> <p><b>1,482</b> David Giblin</p> <p><b>1,475</b> Ebou Jatta</p> <p><b>1,473</b> Jillian Burke</p> <p><b>1,470</b> Damaris Trejo</p> <p><b>1,469</b> Ashley Nevel</p> <p><b>1,469</b> James Keefer</p> <p><b>1,466</b> Howard Dotson</p> <p><b>1,465</b> Brinsley Maughan-Evanson</p> <p><b>1,462</b> Charles Nelson</p> <p><b>1,461</b> Truman Falkner</p> <p><b>1,461</b> Timothy Kelly</p> <p><b>1,458</b> Jean Etahe Limongo</p> <p><b>1,458</b> Ariel McAlister</p> <p><b>1,458</b> Ellen Tuttle</p> <p><b>1,448</b> Leonardo Aلسina</p> <p><b>1,448</b> Anne Marie Giron</p> <p><b>1,447</b> Rachael Glamp</p> <p><b>1,447</b> Zachary Anderson</p> <p><b>1,444</b> Jeffrey Tillman</p> <p><b>1,443</b> Marialuz Bakker</p> <p><b>1,443</b> John Bautista</p> <p><b>1,442</b> Sanjeev Malik</p> <p><b>1,442</b> Jonah Nelson</p> <p><b>1,438</b> Tanika Thompson</p> <p><b>1,435</b> Kareem Mutia</p> <p><b>1,435</b> Jesse Briscoe</p> <p><b>1,432</b> Mikelle Mayfield</p> <p><b>1,431</b> Joseph Kanaan</p> <p><b>1,431</b> Trace Johnson</p> <p><b>1,428</b> Patricia Colon</p> <p><b>1,427</b> Bryn Hohenthanner</p> <p><b>1,421</b> Amin Saadatmand-Manshadi</p> <p><b>1,419</b> Timothy Binion</p> <p><b>1,417</b> Douglas Clarke</p> <p><b>1,416</b> Kevin Amador</p> <p><b>1,414</b> Eli Lobo Gonzalez</p> <p><b>1,410</b> Mitchell Messer</p> <p><b>1,408</b> Carlos Urizar</p> <p><b>1,406</b> Nathan Doyle</p> <p><b>1,405</b> Angel Lopez-Ochoa</p> <p><b>1,403</b> Derek Sutherland</p> <p><b>1,402</b> Richard Millington</p> <p><b>1,399</b> Pancee Hassan</p> <p><b>1,399</b> Jeremy Engrav</p> <p><b>1,398</b> Shonda Lewis</p> <p><b>1,398</b> Steven Valentim</p> <p><b>1,396</b> Julia Loboda</p> <p><b>1,391</b> Tammy Gawron</p> <p><b>1,391</b> Lisa Reilly</p> <p><b>1,390</b> Dominic Terrible</p> <p><b>1,387</b> July Reyes Olivo</p> <p><b>1,386</b> Christopher Leasure</p> <p><b>1,386</b> Rita Rider</p> <p><b>1,385</b> Priscilla Blanco</p> <p><b>1,381</b> Raphael Alves</p> <p><b>1,377</b> Emily Pateiro</p> <p><b>1,374</b> Darryl Frazer</p> <p><b>1,373</b> Michael Battaglio</p> <p><b>1,372</b> Stephanie Santom</p> <p><b>1,368</b> Arionda Kearsae</p> <p><b>1,364</b> Martin Guerrero</p> <p><b>1,363</b> Jacob Stephens</p> <p><b>1,361</b> Juan Patino Roza</p> <p><b>1,360</b> Ireland Sirni</p> <p><b>1,359</b> Ernesto Delgadillo</p> <p><b>1,357</b> James Butler</p> <p><b>1,352</b> Sharon Briscoe</p> <p><b>1,352</b> Denise Masulit</p> <p><b>1,349</b> Jack Craig</p> <p><b>1,348</b> Jennifer Lucero</p> <p><b>1,346</b> Rocky Allen</p> <p><b>1,342</b> Vivienne Matalon</p> <p><b>1,339</b> Letia Latney</p> <p><b>1,338</b> Ramses Blanco</p> <p><b>1,338</b> Alisha Smith</p> <p><b>1,337</b> Olugbenga Coker</p> <p><b>1,336</b> Michael Asa</p> <p><b>1,336</b> Jorge Alvarez</p>	<p><b>\$ 1,335</b> Aaron Seigler</p> <p><b>1,334</b> Leidy Villegas</p> <p><b>1,329</b> Mike Mangaoang</p> <p><b>1,328</b> Murilo Farina</p> <p><b>1,327</b> Shaamar Cole</p> <p><b>1,319</b> Joseph Hogue</p> <p><b>1,318</b> Klyo Vidal</p> <p><b>1,316</b> Darren Lawhon</p> <p><b>1,315</b> James Coffee-Tavi</p> <p><b>1,315</b> Julius Rivera</p> <p><b>1,315</b> Shelby Elder</p> <p><b>1,314</b> Evelyn Ayala</p> <p><b>1,312</b> Melana Arguello</p> <p><b>1,312</b> Carlos Iraheta</p> <p><b>1,288</b> Sean Gillespie</p> <p><b>1,288</b> Otis Battles</p> <p><b>1,286</b> Jose L Garcia</p> <p><b>1,286</b> Linda Marquez</p> <p><b>1,284</b> Christopher Bungay</p> <p><b>1,284</b> Denzel Covington</p> <p><b>1,283</b> Lisa Thomas</p> <p><b>1,283</b> Andrea D Owens</p> <p><b>1,299</b> Michael Hrvatin</p> <p><b>1,298</b> Cathy Dishong</p> <p><b>1,298</b> Christopher Rantanes</p> <p><b>1,298</b> Kathryn McDermott</p> <p><b>1,296</b> Joseph Rotolo</p> <p><b>1,293</b> Sean Callahan</p> <p><b>1,289</b> Mark Bruce</p> <p><b>1,288</b> John Wegley</p> <p><b>1,287</b> David Carolan</p> <p><b>1,286</b> Nicole Barabas</p> <p><b>1,284</b> Monica Montgomery</p> <p><b>1,281</b> Jadviga Martins</p> <p><b>1,279</b> Delvin Taylor</p> <p><b>1,278</b> Ernest Benjamin</p> <p><b>1,278</b> Jennifer Gilkie</p> <p><b>1,275</b> Brian Schmitz</p> <p><b>1,274</b> Matthew Halbmaier</p> <p><b>1,272</b> Felix Reyes</p> <p><b>1,264</b> Matthew Simon</p> <p><b>1,264</b> Leanne Erney</p> <p><b>1,263</b> Mike Allen</p> <p><b>1,261</b> Maurice Coleman</p> <p><b>1,260</b> Bryant Bonzali</p> <p><b>1,260</b> James Fangmann</p> <p><b>1,259</b> Kyle VanBibber</p> <p><b>1,255</b> James C Carter</p> <p><b>1,255</b> Devon Chapman</p> <p><b>1,253</b> Hunter Gurrola</p> <p><b>1,252</b> Justie Burton</p> <p><b>1,251</b> Luis Ayala</p> <p><b>1,250</b> Kashaia Guiden</p> <p><b>1,249</b> John Torres</p> <p><b>1,250</b> David Melendrez</p> <p><b>1,249</b> Anacleto Arevalo</p> <p><b>1,249</b> Tanner Duy</p> <p><b>1,247</b> Toni-Ann Allen</p> <p><b>1,247</b> Rachael Vanderlee</p> <p><b>1,237</b> Juliet Rowan</p> <p><b>1,236</b> Dominique Seeley</p> <p><b>1,235</b> Kasali Kotun</p> <p><b>1,234</b> Cody Langston</p> <p><b>1,233</b> Timothy Copenhaver</p> <p><b>1,231</b> Mayra Robles</p> <p><b>1,229</b> Mason Duty</p> <p><b>1,228</b> Mary Franklin</p> <p><b>1,227</b> Kingsley Hansen</p> <p><b>1,223</b> Jhonatan Quintero</p> <p><b>1,222</b> Brandon Hughes</p> <p><b>1,220</b> Roy Stephens</p> <p><b>1,218</b> Terrence Boji</p> <p><b>1,218</b> Christie Martin</p> <p><b>1,208</b> Linsey Almy</p> <p><b>1,207</b> Maria M Ramirez</p> <p><b>1,206</b> Joseph Lamb</p> <p><b>1,206</b> James Snipes</p> <p><b>1,206</b> Gina Pacini</p> <p><b>1,206</b> David Watkins</p> <p><b>1,203</b> Akram Mirahmadi</p> <p><b>1,203</b> Shalamzari</p> <p><b>1,202</b> Christopher P Filline</p> <p><b>1,202</b> Jamell Ramsay</p> <p><b>1,201</b> Mohamed Ghodbani</p> <p><b>1,201</b> Joseph Thayer</p>	<p><b>\$ 1,199</b> Krystle Bradshaw</p> <p><b>1,196</b> Bruce Coleman</p> <p><b>1,196</b> Stephen Fougere</p> <p><b>1,195</b> Nicole Cenker</p> <p><b>1,195</b> Samuel Miller</p> <p><b>1,195</b> Oscar Gastelum</p> <p><b>1,193</b> Yevgeniy Rozentsveyg</p> <p><b>1,193</b> Juan Leonardi</p> <p><b>1,192</b> Chase Miller</p> <p><b>1,191</b> Jesse Girard</p> <p><b>1,191</b> Matthew Melhorn</p> <p><b>1,191</b> Ashley Hutson</p> <p><b>1,190</b> Joseph Wilson</p> <p><b>1,188</b> Sean Gillespie</p> <p><b>1,188</b> Otis Battles</p> <p><b>1,186</b> Jose L Garcia</p> <p><b>1,186</b> Linda Marquez</p> <p><b>1,184</b> Christopher Bungay</p> <p><b>1,184</b> Denzel Covington</p> <p><b>1,183</b> Lisa Thomas</p> <p><b>1,183</b> Andrea D Owens</p> <p><b>1,180</b> Michael Hrvatin</p> <p><b>1,178</b> Cathy Dishong</p> <p><b>1,174</b> Christopher Rantanes</p> <p><b>1,174</b> Kathryn McDermott</p> <p><b>1,168</b> Sean Jackson</p> <p><b>1,168</b> Jason Dupasquier</p> <p><b>1,167</b> Damian Conley</p> <p><b>1,161</b> Davelle Lee</p> <p><b>1,158</b> Chad Boskat</p> <p><b>1,158</b> Max Schober</p> <p><b>1,158</b> Woodrow Kincaid</p> <p><b>1,157</b> Annette Lee</p> <p><b>1,154</b> Holly Bonhron</p> <p><b>1,153</b> Jeffery May</p> <p><b>1,153</b> Kamaille Viena</p> <p><b>1,153</b> Eugene Gardner</p> <p><b>1,151</b> Anthony Greco</p> <p><b>1,150</b> Christa Cummings</p> <p><b>1,149</b> Amy Isbell</p> <p><b>1,145</b> Sheza Raza</p> <p><b>1,145</b> Marcus Mateus</p> <p><b>1,143</b> Eric Torres</p> <p><b>1,142</b> Hamish Schreurs</p> <p><b>1,142</b> Patrick Guthrie</p> <p><b>1,142</b></p>
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42 **LEADERSHIP BONUS**




1  <b>JOSEPH GOJCAJ</b> \$45,071 Zach Hart	2  <b>JEFFREY ESPINAL</b> \$25,819 Theodore Pappas	3  <b>DARIO MESSINA</b> \$24,330 Hart-Dushaj	4  <b>BRENT BOWLING</b> \$23,620 S-S-Parks-Salvaggi	5  <b>BEAU LOCKER</b> \$20,424 Matt Henderson
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\$ 1,369 Alexis Pineiro	\$ 1,167 Jadelene Welty	\$ 948 Jake Gelb	\$ 816 Muhammed Ashraf
1,337 Robin Gonzalez	1,166 Armando Aiello	947 William Davies	808 Yamid Mendoza
1,333 Tyler Boulden	1,149 Christopher McGlynn	947 Erica Robertson	Sanchez
1,331 Ricardo Subero	1,137 Martin Salavec	943 Lidia Meglei	808 Donte Grant
1,330 Kamal Tayyib	1,124 Candace Minor	930 Alipate Makaui	803 Richard Millington
1,318 Marlene Barrett	1,123 Tiffany Beadnell	921 DeAndre' Coleman	802 Roxie Soto
1,295 Marcus Moody	1,117 Delroy Phang	917 James Keefer	799 Saul Lopez
1,292 Anthony Spataro	1,114 Eric Okoemu	916 Derron Alexander	784 Samisoni Koloa
1,279 Mary-Delores Ayarzagoitia	1,105 Michael Botond	905 Hector Mendez	764 Macie Kehl
Mari Andrade	1,064 Deborah Mitchell	904 Christopher Stevens	761 Samuel Marzula
Corey Hallam	1,052 Aref Sayegh	902 Katie Mitchell	759 Ameenah Little
Jennylyn	1,051 Everett Farr	897 Sean Blaney	754 Nathan Hunt
Militante-Radnoty	1,051 Jessica Santamarina	893 Jacob Russell	746 Jose Anderson
Richard Tabanji	1,042 Pablo Solis	876 Alyssa Libby	726 Anthony Almeida
1,247 Serge Brouillette	1,035 Jeffrey Tillman	864 Dina Boghdady	717 Joseph McCallister
1,233 Christina Pinnock	1,012 Cody Allen	863 Nabil Atallah	711 Hugh Benn
1,209 Arman Masomzadeh	1,009 Nic Iagulli	863 Brandon Eck	707 Alexus Hawkins
1,204 Bradley Fordyce	1,005 Suzanne Moroney	856 Jeffrey von Kienast	706 Ori Ekstein
1,201 Anton Donets	997 Tucker Gregor	855 Sonia Tyner	704 Michael Musso
1,184 Vanessa Forouzan	983 Marquel Burns	844 Jeff Wentworth	702 Stephen Davis
1,179 Hasan Ghazal	973 Dylan Murphy	842 Tahis Quintero Bonilla	699 Bryant Logan
1,173 Derya Ekren	963 Yessika Rodriguez	831 Bruce Alford	696 Arcelia Zizumbo
1,169 Demetrius James	957 William Dugan	830 Michael Romero	692 Oyindamola Falegan
	948 Scott Saxton	823 Allison Kusgen	618 Victoria Lindner

**JANUARY BONUS LEADERS** | PAYOUT: \$1,623,240 | QUALIFIERS: 671

\$ 45,071 Joseph Gojcaj	\$ 6,804 Sokol Fazliu	\$ 4,189 Carey Hartman	\$ 3,218 Temesghen Starr	\$ 2,520 Justin Diaz	\$ 1,825 Andrew Hynan
25,819 Jeffrey Espinal	6,613 Bobby Swzaja	4,182 Lauren Coyne	3,203 Rita Rider	2,510 Patrick Knouse	1,822 Karima Hartani
24,330 Dario Messina	6,572 Brandon Neal	4,166 Doron Freud	3,184 Tony Geer	2,486 Kevin Appasamy	1,813 James Harding
23,620 Brent Bowling	6,301 Duane Shaw	4,153 Iffrah Tahir	3,144 Sylvain Kalombo	2,480 Jeffrey A Smith	1,812 Manuel Diaz
20,424 Beau Locker	6,256 James Sodan	4,151 Michael Gerstein	3,122 Michael Russo	2,475 Joseph Bell	1,802 Daniel Pacheco
20,119 Michael Mandella	6,139 Sara Vaz	4,149 Elias Boles	3,109 Jenna Gula	2,471 Steven Barton	1,789 Ryan McIntosh
18,793 Edward Leon	6,126 Bryan Juskiw	4,096 Jordan Lacy	3,058 Tami Chaimov	2,467 John Curry	1,784 Elijah Brown
18,650 Paul Smith	6,031 Corey Helly	4,057 Christopher Hintz	3,057 Christie Jauch	2,464 Daniel Perkins	1,769 Francesca Veltri
17,809 Mark Neilson	5,924 Bobby Hamilton	4,057 Doris Martinez Garcia	3,050 Victor Weber	2,462 Joshua Goodman	1,740 Barry Donalson
17,770 Matthew Conrad	5,913 Jeffrey Hall	4,009 Jessica Guerrero	3,040 Claude Hamilton	2,451 Mavrick Fredericks	1,734 Tina Nelson
16,851 Mohamad Raychouni	5,847 Alan Sedaghat	4,005 Michael Barlettano	3,036 Danny Juskiw	2,418 Brandon Baker	1,732 Dustin Holtz
16,757 Ryan Stenglein	5,779 Jessica Chang	4,004 Justin Brent	3,028 David Staffery	2,412 Lalitha Janardhanan	1,728 Daniel Foore
16,457 Phillip Waisman	5,718 Jonni Ng	3,986 Dan Ikei	3,019 Joy Vann-Austin	2,407 Marie Laine	1,719 Diego Arango Puerta
15,862 Doreen Ryan-Foti	5,640 Slavita Hut	3,919 David Carpenter	2,983 Begona Patino-Lopez	2,344 Duni Olusegun	1,707 Dean Gushi
14,575 Sergio Carta	5,589 Francis Ingulli	3,916 Steven King	2,983 Maurice Coleman	2,304 Charles Ferrari	1,687 Eno Iftiu
14,216 Marisa Willgruber	5,532 Matthew Diulus	3,906 James Cassie	2,948 Keith James	2,304 Deborah Noga	1,685 Jesse Rennich
13,911 Bobby Gujral	5,500 David Rigney	3,863 Kellie Hoffman	2,941 Michael Giachetti	2,292 Tanner Duy	1,683 Myaa Fallon
13,805 Mike Paragiou	5,482 William Parmeter	3,836 Sean Velasquez	2,929 Michael Clemente	2,285 Magda Figueiredo	1,673 Kevin Davis
13,650 David Wang	5,356 John Santosuosso	3,832 Valentino Kalaj	2,927 Raul Rojas	2,284 Jonathan Jones	1,672 Tommy Conard
13,537 Phi Phan	5,331 Jeffery Thiel	3,829 Travis Vaughn	2,926 Michael Russin	2,265 Bryanna Campos	1,668 William Thomas
12,734 Mark Lahijani	5,313 Darez Meriwether	3,829 Ariana Jones	2,924 Meaghan Krecsko	2,221 Bilal Farsakh	1,664 Demitrius Lucas
11,749 Daniel Prinzo	5,143 Matthew Dawson	3,750 Jagdish Sukhu	2,891 Michael Burningham	2,201 Daryl Graham	1,656 Bethany Evans
11,522 Steven Phillips	5,039 Darcy Schriber	3,747 Nicholas Chuma	2,888 Ryan Witham	2,171 Tereanio Edgar	1,653 Danielle Morales
11,230 Joshua Olin	5,030 Yussuf El-Zein	3,742 Taurean Flournoy	2,879 Paul Rumbuc	2,163 Rex Munsey	1,652 David Duddy
10,937 Mariam Shahid	4,977 Britton Costa	3,704 Daniel Umbertone	2,874 Justin Adams	2,155 Andy Batten	1,617 Derrick Mason
10,849 Zach Otto	4,944 Ed-Maggie Myrthil	3,695 Bryan Czajkowski	2,873 Rebecca Mehlinger	2,151 Daniel Walton	1,600 Tiffani Tavormina
10,727 Harold Durana	4,940 Jeffrey Hudson	3,693 Bobby Park	2,870 Michael Battaglio	2,144 Sean Hansen	1,594 Jaydan Heron-Smith
10,478 Eric Thompson	4,912 Andrew Bishop	3,682 Donald DeVoise	2,867 Adem Abdula	2,132 Ronald Rivera	1,590 Justin Lowe
10,109 Antonio Reyes	4,898 George O'Shea	3,675 Matthew Bogle	2,839 Jordan Chalom	2,094 Scott Wheeler	1,588 Michael Ezeafulukwe
10,095 Bruce Viaje	4,892 Ashley Clarke	3,657 Marlon Hernandez	2,833 Mario Chavez	2,085 Eric Snyder	1,582 Mark Auvil
9,924 Brandon Dusevic	4,871 Gregory Rudolph	3,657 Ransey Vazquez	2,830 Matthew Cartwright	1,566 Glenn Johnson	1,549 Nathan Doyle
9,811 Adrienne Bragas	4,851 Cristina Fox	3,635 Nicole Sanders	2,822 Ernesto Delgadillo	1,549 Nathan Doyle	1,546 Altina Arakelian
9,559 Derek Foore	4,798 Tristan Dlabik	3,635 Melinda Skinner	2,814 Selma Ogresevic	1,533 Nakita Fortin	1,531 Omar Billy
9,538 Shahab Mahdavinejad	4,777 Dustin Dunbar	3,577 IP Harris	2,806 Jonathan Phillips	1,517 Duncan Ray	1,505 Jeanette Ramirez
9,337 Joseph Tomanovich	4,763 Stella Roznovan	3,575 London Burnett	2,769 Ross Ewen	1,504 Awa Babou	1,504 Justin Hermann
9,192 Jacob Brown	4,759 Travis Kovach	3,553 Joshua Krueger	2,741 Randall Cook	1,481 Lindsey Dettwiller	1,481 Evelin Castro-Sharif
8,860 Walter Icaza	4,757 Michael Stuver	3,544 David Hausman	2,694 Blake Tomblin	1,458 Alyssa Sadler	1,458 Klyo Vidal
8,850 Patricia Contreras	4,745 Luay Ghawi	3,524 Massoud Vaziri	2,670 Alex Paguio	1,450 Xander Davis	1,444 Max Akers
8,834 Clint Perry	4,734 Cody Gardner	3,497 Rachel Brown	2,663 Chris McFoy	1,424 Hector Giron-Soto	1,444 Max Akers
8,384 Jason Bratin	4,651 Theodore Ryan	3,481 Brody	2,662 LaDelus Brown	1,410 Jenny Nguyen	1,424 Hector Giron-Soto
8,379 Juan Diaz	4,628 Augusto Arango	3,461 Maughan-Evanson	2,646 Nicole Mead	1,392 Abraham El Refaei	1,410 Jenny Nguyen
8,359 Sabrina Kryshundayal	4,625 Steven Dell	3,461 Matthew Turnquist	2,639 Sean Shepherd	1,392 Abraham El Refaei	1,392 Eldine Mpanzu
8,290 Romal Omid	4,620 Chase Miller	3,430 Cara DeFiore	2,633 Michael Jang	1,378 Raynaldo Lafontant	1,378 Raynaldo Lafontant
8,219 Erin Allen	4,435 Peter Kwiatkowski	3,405 Christopher Bungay	2,614 Aaron Parks	1,375 Hunter Houvener	1,375 Hunter Houvener
7,917 Clayton Slaughter	4,392 Timothy Bugge	3,344 Melinda-Rae Lyse	2,613 Aaron Parks	1,370 Dylan Zayonc	1,370 Dylan Zayonc
7,595 Samuel Boyle	4,362 Joshua Bacchus	3,320 Reynold's Akuamo	2,606 Alexandra Graham	1,369 Anton Ljuljdiraj	1,369 Anton Ljuljdiraj
7,594 Heriberto Chavez	4,357 Adam Kidikas	3,307 Jorge Toribio	2,598 Gjon Ljuljdiraj		
7,524 Kimberly Hamilton	4,327 Joe Lewo	3,295 James Sherwood	2,597 Evan Donoghue		
7,388 Blake Higuchi	4,300 Michael McKiernan	3,260 Tyler Dahlin	2,582 Alfredo Garcia		
7,269 Michelle Olivo	4,264 Alex Kae	3,259 Kelly Ekker	2,577 Eyad Awdi		
7,073 Jon Morrow	4,202 Peter Gabranski	3,241 Michael van Delft	2,544 Kyle Jones		

**RGA LEADERSHIP BONUS**

1  <b>RYAN FICKERT</b> \$77,620 Zach Hart	2  <b>REYNOLDS AKUAMO</b> \$43,419 Theodore Pappas	3  <b>MARK NEILSON</b> \$32,260 Altig-Orlovic
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**JANUARY BONUS LEADERS** | PAYOUT: \$786,277 | QUALIFIERS: 149






\$ 77,620 Ryan Fickert	\$ 8,724 Shalom Chaimov	\$ 4,944 Luay Ghawi	\$ 3,368 Ricardo Subero
43,419 Reynolds Akuamo	8,592 Shahab Mahdavinejad	4,920 Ryan Wilson	3,344 Stuart Pagan
32,260 Mark Neilson	7,730 Jinelly Urena	4,801 Rody Maughan-Evanson	3,302 Slavita Hut
27,872 Bobby Gujral	7,541 Diego Arango Puerta	4,789 Blake Higuchi	3,234 Mike Allen
23,070 Justin Adams	7,536 Bruce Viaje	4,709 Doreen Ryan-Foti	3,172 Darcy Schriber
22,253 Walter Icaza	7,394 Scott Wheeler	4,629 Brent Bowling	3,044 Travis Vaughn
22,243 Corey Helly	7,075 Ryan Stenglein	4,589 Bobby Park	3,039 Jesse Rennich
20,297 Levar Morgan	7,024 Michael Gerstein	4,589 Bobby Park	2,865 Joshua Dishong
17,539 Matthew Diulus	6,721 Jeffrey Hall	4,220 Hunter Houvener	2,829 Elyse Bryan
16,497 Thomas Vena	6,366 Mike Paragiou	4,162 Christopher Botelho	2,738 Jessica Santamarina
15,561 Chris La Fond	6,214 Alma Lozano	4,112 David Rigney	2,711 Mark Lahijani
14,481 Michael Russin	5,944 Andy Batten	4,057 Britton Costa	2,653 Steven Dell
14,460 Matthew Turnquist	5,852 Randall Cook	3,935 Jeremy Rivers	2,646 Daryl Graham
13,082 Robert Janev	5,789 Patrick Knouse	3,921 Jeffrey von Kienast	2,583 Mavrick Fredericks
12,868 Elias Boles	5,731 Beau Locker	3,768 Ryan Hall	2,554 Alex Kae
12,183 Gary Slocum	5,562 Samantha Ralston	3,737 Andrew McQuade	2,352 Zach Otto
11,504 Kimberly Hamilton	5,424 Magda Figueiredo	3,631 David Carpenter	2,350 Johnny Ly
10,347 Christopher Hintz	5,321 Antonio Reyes	3,617 Bobby Hamilton	2,270 Charles Ferrari
10,114 Sean Velasquez	5,145 Lauren Coyne	3,493 Jenny Kim	2,232 Dylan Murphy
10,078 Morgan Lobello	5,130 Joshua Olin	3,457 Jessica Chang	2,224 Jonathan Jones
8,829 Joseph Tomanovich	5,030 Michael Clemente	3,400 Tyler Worstall	2,220 Chase Miller

\$ 613 Toni-Ann Allen
612 Paul Kelly
609 Migdalia Perez
606 Storm Hutschal
605 Colin Ghee
602 Sandy Metellus
591 Lindsay Staffery
590 Jamie Winters
580 Chad Muise
575 Kelly Young
573 Ryan Vance
567 Darrin Roberts
566 Loraine Harris
563 Jennifer Jantzen
554 Johnny Ramos
552 Tammy Gawron
547 Maxon Elzior
547 Mark Bernsdorff
545 John Torres
534 Nasr Quadri
533 Ebuwa Ottagho
526 Romas Noor
505 Gary Slocum

# SA/GA DIRECT CODE FIELD TRAINING BONUS

# REINSTATEMENT BONUS

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>BENZACK COOPER</b> \$14,044 Hart-Dushaj	<b>GJON LJULJDURAJ</b> \$13,993 Hart-Dushaj	<b>MAHDI DERGHAM</b> \$12,282 Zach Hart	<b>ADEL AL CHOUFI NAIM</b> \$11,219 Gonzalez-H-W	<b>IAN ROULEAU</b> \$10,163 Zach Hart

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>SAMI MOGANNAM</b> \$4,015 Don Foti	<b>MITCHELL LOOK</b> \$2,472 S-S-Parks-Salvaggi	<b>DASON PHAUL</b> \$1,948 Theodore Pappas	<b>RYAN KENDL</b> \$1,854 Altig-Orlovic	<b>ORBY KELLEY</b> \$1,621 S-S-Bendure-Hartwig

**JANUARY BONUS LEADERS** | PAYOUT: \$487,280 | QUALIFIERS: 596

**JANUARY BONUS LEADERS** | PAYOUT: \$57,045 | QUALIFIERS: 152

<ul style="list-style-type: none"> <li>\$ 14,044 Benzack Cooper</li> <li>13,993 Gjon Ljuljduraj</li> <li>12,282 Mahdi Dergham</li> <li>11,219 Adel Al Choufi Naim</li> <li>10,163 Ian Rouleau</li> <li>8,510 Moriah Chandler</li> <li>8,165 Valentino Kalaj</li> <li>7,607 Jason Khodadadian</li> <li>7,292 Nicole Mead</li> <li>6,383 Lino Strussione</li> <li>6,127 Erika Walker</li> <li>5,980 Eric Caballero</li> <li>5,197 Christopher McGlynn</li> <li>4,514 Erica Robertson</li> <li>4,354 Jonathan Conn</li> <li>4,222 John Wegley</li> <li>4,059 Zachary Zanotta</li> <li>4,012 Jean Romero Capote</li> <li>3,765 Jorge Toribio</li> <li>3,584 Noah Schultz</li> <li>3,561 Triston Miller</li> <li>3,484 Stephen Davis</li> <li>3,444 Taylor Schoenbeck</li> <li>3,145 Alexis Howard</li> <li>3,131 Jerome Benenati</li> <li>2,850 Jeanine Reign</li> <li>2,838 Aref Sayegh</li> <li>2,830 Anthony Billhimer</li> <li>2,808 Joshua Egyud</li> <li>2,664 Kortisha Brooks</li> <li>2,615 Johnny Santiago</li> <li>2,534 Conor Markins</li> <li>2,479 Christopher O'Neal</li> <li>2,472 Alejandro Pineda</li> <li>2,363 Nicholas Llewellyn</li> <li>2,362 Young Lee</li> <li>2,337 Alexander Pham</li> <li>2,293 Justin Diaz</li> <li>2,291 Akinyemi Akinseye</li> <li>2,233 Jordan Russell</li> <li>2,213 Athea Buchanan</li> </ul>	<ul style="list-style-type: none"> <li>\$ 2,197 Selma Ogresevic</li> <li>2,188 Tanner West</li> <li>2,188 Elvis Tinaj</li> <li>2,182 Joseph Wilson</li> <li>2,144 Daniel Zotter</li> <li>2,108 Jonathan Ramirez</li> <li>2,107 Loraine Harris</li> <li>2,077 Annette Lee</li> <li>2,070 Klyo Vidal</li> <li>2,061 Casey Scarpulla</li> <li>2,004 Daniel Ramirez</li> <li>1,954 Kingsley Hansen</li> <li>1,946 Jenny Kaly</li> <li>1,907 Chaz Whittaker</li> <li>1,899 Joseph Hedborn</li> <li>1,868 Kwabena Antwi</li> <li>1,839 Chad Boskat</li> <li>1,837 Adem Abdula</li> <li>1,822 Andres Liranzo</li> <li>1,802 Tyler Cox</li> <li>1,768 Andrew Ball</li> <li>1,745 Matthew Castelli</li> <li>1,744 Benjamin Kesterson</li> <li>1,722 Daniel Charron</li> <li>1,718 Edgar Gonzalez</li> <li>Montesino</li> <li>1,715 Michael Wright</li> <li>1,697 Helgi Bistochett</li> <li>Navarro</li> <li>1,693 Colin Ghee</li> <li>1,682 Travis Picklesimer</li> <li>1,672 Martin Guerrero</li> <li>1,664 Jonathan Parham</li> <li>1,651 Justin Thompson</li> <li>1,644 Domingo Marcelo</li> <li>1,640 Taleb Jammoul Hajali</li> <li>1,615 Anthony Scaccia</li> <li>1,595 Truman Falkner</li> <li>1,594 Tiffiney Harmouche</li> <li>1,585 Emily Pateiro</li> <li>1,566 Ryan Luera</li> </ul>	<ul style="list-style-type: none"> <li>\$ 1,556 Brandon Eck</li> <li>1,555 David Todd</li> <li>1,550 Lukess Joseph</li> <li>1,536 Rachael Glamp</li> <li>1,471 Pharyn Wilson-Jones</li> <li>1,454 Arturo Romero</li> <li>1,452 Kevin Amador</li> <li>1,449 Keith Brown</li> <li>1,437 Diana Grose</li> <li>1,435 Connor Meakins</li> <li>1,425 Nabil Atallah</li> <li>1,422 Brandon Atchley</li> <li>1,415 Devena Stewart</li> <li>1,409 Tobechukwu Oraegbu</li> <li>1,409 Nelson Villegas</li> <li>1,406 Dillon Kuehne</li> <li>1,372 Travis Cheek</li> <li>1,352 Jennifer Orellana De Gonzalez</li> <li>1,339 Jenna Gula</li> <li>1,333 Seth Frisby-Jack</li> <li>1,298 Donte Grant</li> <li>1,294 Lyndon Prosser</li> <li>1,267 Johnny Fuller</li> <li>1,255 Dimo Joannidis</li> <li>1,239 Victor Holmes</li> <li>1,223 Sean Byler</li> <li>1,199 Ebuwa Otagho</li> <li>1,195 Nidajaved Cheema</li> <li>1,194 Jonathan Pizzuto</li> <li>1,180 Timothy Liles</li> <li>1,168 Tammy Gawron</li> <li>1,125 Anthony Marsella</li> <li>1,125 Skylar Chauvin</li> <li>1,125 Renee Zinsky</li> <li>1,115 Calvin Irving</li> <li>1,109 Matthew Roebke</li> <li>1,098 Muzit Berhe</li> <li>1,097 Doris Martinez Garcia</li> <li>1,095 Daniel Johnston</li> <li>1,083 Michael Nichols</li> </ul>	<ul style="list-style-type: none"> <li>\$ 1,081 Stephanie Dunbar</li> <li>1,069 Michael Hrvatin</li> <li>1,047 Iris Saavedra</li> <li>1,042 Jeffery May</li> <li>1,038 Leonardo Alsina</li> <li>1,021 Dina Boghdady</li> <li>1,018 Sheila Medcalf-Wilson</li> <li>1,015 Nathan Stuck</li> <li>993 Dylan Zayonc</li> <li>992 Tahis Quintero Bonilla</li> <li>980 Javier Benitez</li> <li>978 Alesia Castro</li> <li>974 Alejandro Sanchez Rios</li> <li>970 Trinity Walker</li> <li>952 Shanella Davis</li> <li>943 Ariel McAlister</li> <li>938 Taylor Borders</li> <li>935 Zlata Titova</li> <li>919 Nicole Preston</li> <li>918 Tara Maley</li> <li>914 Alex Grushko</li> <li>911 Candice Rezzo</li> <li>910 Tyler Humphreys</li> <li>908 Jesse Woodland</li> <li>902 Alliyah Williams</li> <li>897 Tomarus Burks</li> <li>896 Abraham El Refaei</li> <li>891 Kristin Murphy</li> <li>888 Ryan Suhr</li> <li>881 Rubin Chaimov</li> <li>881 Lauren Lord</li> <li>863 Shannon Vidal</li> <li>857 Alec Seibold</li> <li>854 Xander Davis</li> <li>837 Mario Ruiz</li> <li>834 Altina Arakelian</li> <li>832 Michael Stuver</li> <li>832 Jennifer Lespinasse</li> <li>823 Doris Hurst</li> <li>822 Hector Giron-Soto</li> <li>821 Willie Cummings</li> </ul>	<ul style="list-style-type: none"> <li>\$ 818 Ryan Hritz</li> <li>817 Shelby Elder</li> <li>805 Nicholas Chuma</li> <li>803 Storm Hutskal</li> <li>801 Donna Rankin</li> <li>794 Santiago Calle Ramirez</li> <li>791 Marissa Tam</li> <li>790 Takeya Tatum</li> <li>788 Benjamin Harms</li> <li>782 Justin Rydzziel</li> <li>781 David Soto</li> <li>780 Mary Franklin</li> <li>780 Tyler Boulden</li> <li>777 Sean Blaney</li> <li>775 Rajat Shrestha</li> <li>763 Nikolai Zollinger</li> <li>762 Sullena Staton</li> <li>757 Frankie Armstead</li> <li>757 Beau Minnick</li> <li>754 Eric Butt</li> <li>734 Arcelia Zizumbo</li> <li>732 Justin Irwin</li> <li>723 David Bernstine</li> <li>722 Jessi Wolski</li> <li>718 Randa Mustafa</li> <li>713 Derek Pratt</li> <li>699 Carly Baird</li> <li>698 Chabeli Aguiar Nodal</li> <li>689 Henry Jacobs</li> <li>686 Tyler Schaeffer</li> <li>670 James Snipes</li> <li>658 Jaydan Heron-Smith</li> <li>654 Narayana Pena</li> <li>Gutierrez</li> <li>653 Tichina Haughton</li> <li>636 Priscilla Blanco</li> <li>633 Richard Zuccato</li> <li>611 Daniel Durgin</li> <li>608 Christian Cortes</li> <li>605 Kellie Tucker</li> <li>605 Ross Ewen</li> </ul>	<ul style="list-style-type: none"> <li>\$ 600 Raul Angulo</li> <li>597 Gregory Caldwell</li> <li>596 Katy Rivera</li> <li>594 Everett Farr</li> <li>583 Ebony Romain</li> <li>582 Christopher Jones</li> <li>580 Andrea D Owens</li> <li>576 Tristan Dlabik</li> <li>576 Jacob Russell</li> <li>573 Lorena Barriere</li> <li>571 Celia Coronado-Lopez</li> <li>570 Avion Johnson</li> <li>570 Jennifer Pofahl</li> <li>567 Adam Schaefer</li> <li>563 Cory McNutt</li> <li>563 Toni Mosley</li> <li>562 Darcy Gaige</li> <li>561 Al-Shakise Anderson</li> <li>546 David Murphy</li> <li>545 Brendan Whitted</li> <li>544 Victoria Wheatley</li> <li>540 Dustin Caso</li> <li>540 Allison Kusgen</li> <li>537 Christina Ferrer</li> <li>534 Christina Pinnock</li> <li>533 Demetrius James</li> <li>528 Ivoni Fuimaono</li> <li>527 Nardia Bowen</li> <li>526 Victoria Lindner</li> <li>525 Landy Barthelemy</li> <li>524 Denise Masulit</li> <li>516 Rachel Whiting</li> <li>515 Eric Okoemu</li> <li>511 Rachel Brokenborough</li> <li>511 Elazar Roco</li> <li>511 Kevin Kennedy</li> <li>510 Jagdish Sukhu</li> <li>509 Zachary Poker</li> <li>508 Danielle Stephenson</li> <li>502 Steven Counts</li> <li>502 Raymond Stephenson</li> </ul>
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<ul style="list-style-type: none"> <li>\$ 4,015 Sami Mogannam</li> <li>2,472 Mitchell Look</li> <li>1,948 Dason Phaul</li> <li>1,854 Ryan Kendl</li> <li>1,621 Orby Kelley</li> </ul>	<ul style="list-style-type: none"> <li>\$ 1,578 Richard Barbour</li> <li>1,497 Nicholas Gasparro</li> <li>1,470 Scott Davison</li> <li>1,455 Bradley Weigand</li> <li>1,384 Nadezhda Vitchev</li> </ul>	<ul style="list-style-type: none"> <li>\$ 1,177 Glyn Hurst</li> <li>1,161 Joseph Faisant</li> <li>1,048 Yudelka Marte</li> <li>1,035 Lawrence Dennis</li> <li>970 Dawid Liniewski</li> </ul>	<ul style="list-style-type: none"> <li>\$ 921 Loraine Patterson</li> <li>901 Joseph B Smith</li> <li>880 Denise Ley</li> <li>815 Athea Buchanan</li> <li>769 Nathan Doyle</li> </ul>	<ul style="list-style-type: none"> <li>\$ 715 Marcia McDuffie</li> <li>715 Nikki Crosby</li> <li>647 Marc D'Emilia</li> <li>643 Richard Rowe</li> <li>563 Natalie Soboleva</li> </ul>	<ul style="list-style-type: none"> <li>\$ 536 Olga Tsymbal</li> <li>532 Jamie Schulz</li> <li>519 Serge Myrdel Charles</li> <li>509 Cody Toth</li> <li>506 Carmen Arroyo</li> </ul>
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**5 BONUS TOTAL: \$5,732,798**

WORLD'S GREATEST \$2,778,956	LEADERSHIP \$1,623,240	RGA LEADERSHIP \$786,277	SA/GA TRAINING \$487,280	REINSTATEMENT \$57,045
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

# FOUNDERS CLUB

January Qualifiers—  
Outstanding Producers & PR Representatives:



**Al-Karim Walji**

Altig-Orlovic  
4 Qualifications  
\$100,332 Net ALP  
93.4 RET



**Richard Carter**

Altig-Orlovic  
11 Qualifications  
\$75,451 Net ALP  
92.6 RET



**Muhammed Ashraf**

Theodore Pappas  
11 Qualifications  
\$155,112 Net ALP  
84.2 RET



**Max Quasem**

Cohen-Cohen  
48 Qualifications  
\$83,943 Net ALP  
88.0 RET



**Massoud Vaziri**

Altig-Orlovic  
3 Qualifications  
\$71,542 Net ALP  
89.8 RET



**Mike Reed**

Altig-Orlovic  
2 Qualifications  
\$106,124 Net ALP  
83.7 RET



**Joel Trask**

Satti-Kanaan  
2 Qualifications  
\$78,454 Net ALP  
79.9 RET



**Janel Wilder**

Ryan Bisanz  
1 Qualification  
\$59,294 Net ALP  
83.5 RET

# SELF-DISCIPLINE AND THE ROAD TO REWARD



**David Zophin**

President  
American Income Life &  
National Income Life Divisions

goals and often do the things they least like to do to achieve them.

The individuals who will be enjoying a well-deserved trip to paradise in May know what it takes to accomplish something worthwhile. They make discipline a habit, and they know discipline will lead them to greatness. They understand that self-discipline is necessary to achieve any type of personal excellence. They have the ability to control their impulses, emotions, desires, and behavior, because they know that when they turn down instant gratification in favor of long-term fulfillment, they will be able to reach the lofty goals they have set for themselves. They know that in order to find success, they have to work for it ... and they are up for the challenge.

I hope that anyone who didn't achieve his or her goals or didn't qualify for Convention this year understands that now is the time to give some of that self-discipline a try. I hope you understand that to possess self-discipline is to be able to make the right decisions, take the right actions, and do what's necessary to succeed, regardless of obstacles or difficulties you might encounter on your way to reaching your goals. I hope you understand what our Convention qualifiers and award winners had to do to reach their goals, and I really hope you're willing to do the same.

So no matter how 2019 went for you and your career, make sure 2020 is the year that you abandon idleness for hard work, hesitance for drive, and lack of commitment for resolve. Make sure you let nothing stand between you and Convention 2021, or any other goals you set for yourself. Make this year one to remember, and more importantly, one that gets you in the habit of self-discipline (if you're not in that habit already).

Congratulations again to our 2020 Convention qualifiers and award winners, and to the 2020 Executive Council, all of whom know full-well the value of hard work and self-discipline. May your resolve and determination continue to thrive and grow, and remain an inspiration to us all. I'll see you soon in Baha Mar. 🇧🇸

**"THEY KNOW DISCIPLINE WILL LEAD THEM TO GREATNESS!"**

**W**HILE THE REST OF THE NORTHERN hemisphere is busy counting the days until spring, we at AIL/NILICO are focused on more exciting things. That's because this is the time of year that we announce our Convention qualifiers and award winners, which is *always* cause for celebration.

I want to give a huge congratulations to all of these high-achieving individuals, and I'm looking forward to celebrating your accomplishments with you this May in the Bahamas. It was your determination that earned you a spot at Convention, and your hard work that has made your career the success story it is.

I want to point out that it's not luck or even skill that earns our Convention qualifiers and award winners their coveted place at our Company. It's the fact that they consistently display the highest degree of self-discipline month after month. It's the fact that they understand their needs must come before their wants. It's the fact that they prioritize their

## DIRECTORS OF THE MONTH



**Sales Director of the Month** ★★

**Phillip Bromagen**

Phillip had 76.62% growth over January 2019.



**PR Director of the Month** ★★

**Michelle Baxter**

Michelle met 84.03% of Objective during January 2020.

## MILLION DOLLAR CLUB

**Another champion, another milestone!**

Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!



**Al-Karim Walji**

Altig-Orlovic  
Contracted 11/10/99  
Qualified 1/31/20  
\$2,019,255 Net ALP



**Brooklyn Herod**

Moswen Taylor  
Contracted 2/6/16  
Qualified 1/31/20  
\$1,014,591 Net ALP



**Bert Feldman**

Tom Williams  
Contracted 6/19/81  
Qualified 1/31/20  
\$1,001,848 Net ALP





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• MOON PALACE



MAY 5-8, 2021 •